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MEMORANDUM

FOR

LORD CURZON.

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MEMORANDUM

ON

SOME INDIAN QUESTIONS,

PREPARED FOR

THE RIGHT HONOURABLE

LORD CURZON OF KEDLESTON,

Viceroy and Governor-General of India,

BY

JOHN MURDOCH, LL.D.

DUTY OF GOVERNMENT.

"The English in India are now called upon, either to stand by and witness the pitiless overcrowding of masses of hungry human beings, or to aid the people in increasing the food-supply to meet their wants."

Sir W. W. Hunter.

DUTY OF THE PEOPLE.

"The permanent remedies for the poverty of India rest with the people themselves.

Sir W. W. Hunter.

"There may be circumstances in the habits of a people sufficiently powerful to defeat the most benevolent views of its rulers."

W. Carey.

Madras:
SOLD BY MR. A. T. SCOTT.
1900.

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NOTE.

This MEMORANDUM, originally prepared for Lord Curzon, is intended also for general circulation. It therefore contains much that would otherwise be unnecessary. The welfare of India depends much more upon the people than Government.

J. M.

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Memorandum, on some Indian Questions, prepared for the Right Honorable Lord Curzon of Kedleston, Viceroy and Governor-General of India.

INTRODUCTION.—This Memorandum originated in the following Letter:

Government House,
GUINDY, 22*nd Nov.*, 1900.

MY DEAR DR. MURDOCH,

His Excellency wishes me to tell you that the Viceroy would like to see you while he is in Madras, and that His Excellency will therefore try to arrange for you to meet with the Viceroy on Wednesday, the 13th December, about 11-30 A.M.

Yours sincerely,
H. A. SIM.

The Letter shows that Lord Curzon's tours are not merely for the display of viceregal pomp, but also to gather information from every corner of the Empire. It likewise explains the origin of the following Memorandum. During a brief interview, it is impossible to discuss thoroughly important problems.

In the remarks offered, there is no claim to novelty. The proposals have been made again and again. The apology for mentioning them is that *they have not yet been carried out.* In politics, as in education, the maxim is, **Keep Repeating!** Twenty years ago the Famine Commission recommended the appointment of a Director-General of Agriculture. Measures to secure its adoption were not taken until the present Viceroyalty. So with other suggestions.

THE "WHITE MAN'S BURDEN" IN INDIA.

Some remarks may be made, showing the enormous difficulties to be overcome.

To begin with, India contains one-fifth of the human race. In population it is second only to China.

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Lord Randolph Churchill thus described English rule in India and the work it has to accomplish:

"Your rule in India is, as it were, a sheet of oil spread over the surface, and keeping calm and quiet and unruffled by storms an immense and profound ocean of humanity. Underneath your rule are surging up the memories of good dynasties, all the fanaticism of rival creeds, all the baffled aspirations of many nationalities, and it is your most difficult task to give peace, individual security, and general prosperity to 250 millions of people who are affected by these powerful forces, to bind them and weld them by the influence of your knowledge, your laws, your higher civilization, and in the process of time into one great united people."

The population may be divided into two main classes. The great bulk are thus eloquently described by Mr. Crooke:

"There is, perhaps, no more pathetic situation in the whole range of human history than to watch these dull, patient masses stumbling in their traditional way along a path which can lead only to suffering, most of them careless of the future, marrying and giving in marriage, fresh generations ever encroaching on the narrow margin which separates them from destitution. Anxious statesmen peer into the mists which shroud the future, and wonder what the end of all this may be."*

This great majority desire nothing better than to be left alone.

On the other hand, Sir H. S. Maine says, there is in India, "a minority educated at the feet of English politicians and in books saturated with English ideas which has learned to repeat their language."† He notices the harm done by

"Rapidly framing and confidently uttering general propositions on political subjects." "This habit of mind threatens little short of ruin to the awakening intellect of India, where political abstractions, founded exclusively upon English facts, are applied by the educated minority and by their newspapers, to a society which through nine-tenths of its structure belongs to the thirteenth century of the West."‡

The Pioneer, after quoting the above, says:—

"Undoubtedly the tendency of our Native politicians, whose aims and wishes are sensible enough in themselves, is to be in too great a hurry, to swallow formulas undigested, to exaggerate the defects and shortcomings of the existing political system, and entirely to underestimate, through their inexperience, the immense difficulty and risk of any rapid and radical changes."

---

* *North-Western Provinces of India*, pp. 173, 174.
† *Popular Government*, p. 134. ‡ *Ibid*, p. 132.

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General* Feeling among Educated Hindus with regard to British Rule in India.

"The past," Tennyson says,

"shall always wear
A glory from its being far."

The ignorant and half-educated in all ages and in all countries have looked upon the past as the Golden, and the present as the Iron, Age.

Indians now entertain exactly the same feelings with regard to the declension of their country as Englishmen who talk of the "good old times." Macaulay, in his *History of England*, notices the

"Delusion which leads men to overrate the happiness of preceding generations."

"Since childhood I have been seeing nothing but progress, and hearing of nothing but decay." "The evils now complained of are," he says, "with scarcely an exception old. That which is new, is the intelligence which discerns, and the humanity which remedies them."

The words of Burke, applied to England last century, exactly represent the state of Native feeling in this country at present:—

"These birds of evil presage at all times have grated our ears with their melancholy song; and by some strange fatality or other, it has generally happened that they have poured forth their loudest and deepest lamentations at the periods of our most abundant prosperity."

Hindus are specially liable to entertain false notions of the past. The Cambridge Professor of Sanskrit says, "The very word history has no corresponding Indian expression. From the very earliest ages down to the present times, the Hindu mind seems never to have conceived such an idea as an authentic record of past facts based on evidence."

Not only have the Hindus no history; but, as Sir H. S. Maine says, Indian thought and literature† is "*elaborately inaccurate; it is supremely and deliberately careless of all precision in magnitude, number, and time.*" Sir Monier Williams says, "Time is measured by millions of years; space by millions of miles; if a battle has to be described, nothing is thought of it unless millions of soldiers, horses, and elephants are brought into the field."

Indian ideas of the past are drawn from poetry and the imagination.

A "Territorial Maharaja," writing in the *Asiatic Quarterly* of January, 1896, referred to the "halcyon days of Hindu sovereignty," as if during it wars were unknown. The period may

* The restriction 'general' should be noted: it does not apply to an enlightened minority.

† This is its general character: there are exceptions, as its Nyaya system.

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best be represented by the Rámáyana and the Mahábhárata; but both contain accounts of destructive wars, the latter terminating in nearly the complete annihilation of the contending parties.

India is supposed to have had a fabulous amount of wealth till it was "drained" from the country by the English. In proof of this, see the account of Ayodhya, in the time of Ráma. In that city, 84 miles long and 70 broad, "there was no householder who was not rich in horses, and kine, and food. All wore earrings and garlands."

Famines at present are the result of British rapacity and incapacity. Were they unknown during the "halcyon days of Hindu sovereignty"? That venerable and authentic record, the Mahábhárata, does not support such an idea. The Sánti Parva describes one of *twelve years duration!* Such was the scarcity of food, that the renowned Rishi, Vasishtha, one of the mind-born sons of Brahmá, to prevent death from starvation, had to steal at night dog's flesh from the hut of a chandála, which he ate, after piously offering a portion to the gods and *pitris*.

Manu's Code relates the following of Vámadeva, a Rishi nearly equal in sanctity to Vasishtha:

106. Vámadeva,* who well knew right and wrong, did not sully himself when, tormented (by hunger) he desired to eat the flesh of a dog in order to save his life. X.

Bad as British rule may be, no Hindu high priest has been reduced under it to such dire distress as to steal the leg of a dog to prevent death from starvation, as is said to have happened during the "halcyon days of Hindu sovereignty."

Educated Hindus, besides being misled by poetry and imagination, have been largely influenced by some English writers who, as Messrs. Strachey say:

"Endeavour honestly and persistently to show that, in consequence of the wickedness or stupidity of our Government, India is in a state bordering on bankruptcy, that its people are becoming poorer and poorer, more and more miserable, more and more exposed to ruin and death by famine; that crushing taxation goes on constantly increasing; that an enormous and ruinous tribute is exacted from India to be spent in England." †

These views were set forth in pamphlets entitled *The Spoliation of India*, and *India bleeding to Death*. As might be supposed, they found ready echoes in the Indian press. If even Englishmen admitted such things, they must be true.

* Dowson's *Dictionary of Hindu Mythology* gives the following additional details. Vámadeva was a Vedic Rishi, author of many hymns. In one of them he says, "In extreme destitution I have cooked the entrails of a dog."

† *Finances and Public Works of India*, p. 11.

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Similar opinions were recently expressed by a crazy writer, (an old Bengal civilian !) in *The Positivist Review*. The English are exhorted to leave, bag and baggage, a country which they have reduced to the lowest depth of wretchedness. The paper is worthy of the journal in which it appears.

Mr. Allan Arthur, Chairman of the Calcutta Chamber of Commerce, said that the people :

"Are being educated by some of the native papers to see nothing good in the present administration of the country, and everything that is bad in the members of the ruling race." *

False patriotism and race feeling partly account for this. They are by no means confined to India. Smiles says, "A great deal of what passes by the name of patriotism in these days consists of the merest bigotry and narrow-mindedness, exhibiting itself in national prejudice, national conceit, and national hatred."† The *Subodh Patrika* thus describes the form it often assumes in India :—

"It consists in an indiscriminate admiration of Hindu manners, customs, and institutions, and a glorification of their ancestors, of whose real history, however, we know next to nothing. It is taken to mean a blind praise of all that is ours, and a strong denunciation of all that is foreign. It matters not whether a custom is good or bad; it is ours, and we must praise it. A non-Hindu tells us what we should do; it matters not if he is right; he is not a Hindu, and he has no right to tell us what we should do. This is associated with an uncontrollable desire to find fault with the institutions and manners of Europeans, and especially of our English rulers."

It is justly added :—

"A people ruled by such ideas can never improve, and they are sure to work their own ruin by their own hands."

A Calcutta journal might be named whose main object during the last quarter of a century has been to malign the English character and the English administration. It has had its reward, being considered the most patriotic of Indian journals. There is an enlightened minority, like the *Subodh Patrika*, but its voice is scarcely heard amid the shouts of the crowd.

Sir Henry Fowler said in Parliament :—

"It was my duty during the time I was Secretary for India to read the Native newspapers. I can assure the House that I never knew until I read some of these newspapers, what a bad man I was, what a bad Government I represented, and what a bad House this was; and when I say 'bad,' I am using a much milder adjective than was actually employed."

---

* *Indian Messenger*, December 5th, 1897. † *Character*, p, 27.

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The following are some of the utterances of the Indian Press. References might be given; but they are better omitted:

"There are many good and virtuous English men and women. But we can most truthfully say that the English are the most avaricious and selfish people in the world."

"English merchants during a sway of nearly a century rifled the land of all its wealth. A century of Plunder! And now what has succeeded it? The 'Spoliation of India,' has it ceased? Certainly not. It is going on as vigorously as ever."

"English merchants have come here to turn a penny by fair means or foul. They are perfect masters of envy, intrigue, and malice."

"The enormous growth of foreign trade does not in the least indicate growing prosperity in the condition of its people. . . . . It simply indicates the indebtedness of India, and her growing material exhaustion."

"The increase in the import of gold and silver as a sign of the growing prosperity of the people is fallacious."

"It is by no means certain that the extension of railways has been an unmixed blessing to India; that it has not carried in its train effects that have been the principal cause of the impoverishment of the Indian people."

"Our 'beneficent' Government takes to itself no less than 47 per cent of the produce (and) levies innumerable other contributions."

"India sends away 30 millions of money as her tribute to England, and this tribute, for which not a penny is received in return, as it has been said over and over again by competent writers, is one of the chief causes of India's poverty."

Where benefits must be acknowledged, it is attempted to show that they are worthless. The British Government has given protection to property, but it has robbed the people of all they had, so that there is nothing left to protect.

Mr. Dadabhai Naoroji said in his speech as Chairman of the meeting at Bloomsbury:

"It was said that British rule had given India law and order and security for life and property, but what was the use of this if there were to be no life and property to be secured?"

Instead of there being "no life to be secured," the difficulty is its abundance. There were 287 millions at the last census, and there are two million more mouths to feed every year.

Imitating Irish patriots, they "grind at the hurdy-gurdy of long-dead grievances and long-remedied wrongs."* The protective duty imposed in England on Indian fabrics about a century ago, is brought up again and again.

It may be asked, have the Anglo-Indian journals and Government made no attempts to correct such notions? They are easily

* Smiles on *Character*, p. 28.

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disposed of. The journals in question are conducted by editors with "crude notions on economic subjects," and, withal, incorrigibly stupid. They are thus given up in despair :—

"There are empiric financiers who would have us believe that India is growing richer because her export trade is fast growing. With such it is useless to argue, because they fail to understand the true significance of the increased exports.

The attempts of Government or Indian Civilians to explain matters are equally fruitless. They only show

"By what distortion of facts and fallacious logic the boasts of the Indian bureaucracy have to be made to look plausible."

The Bloomsbury Meeting.—According to Indian Journalists, the press in this country, is now "gagged."

Unlike India, England is a land where

"A man may speak the thing he will."

The real feelings of educated Indians can therefore best be learned by what they say in that country. Viewed in this light, the Bloomsbury meeting held in London in December, 1897, is of great importance.

The following is part of the Resolution moved by the Chairman, Mr. Dadabhai Naoroji, ex M. P.:

"That this Conference of Indians resident in the United Kingdom is of opinion that of all the evils and 'terrible misery' that India has been suffering for a century and-a-half, and of which the latest developments are the most deplorable famine and plague, arising from ever-increasing poverty, the stupid and suicidal frontier war and its savagery, of the wholesale destruction of villages, unworthy of any people, but far more so of English civilisation; the unwise and suicidal prosecutions for sedition; the absurd and ignorant cry of the disloyalty of the educated Indians, and for the curtailment of the liberty of the Indian Press; the disposition*—like that of the imprisonment of the Natus, and the general insufficiency and inefficiency of the administration—of all these and many other minor evils the main cause is the unrighteous and un-British system of Government which produces an unceasing and ever-increasing bleeding of the country and which is maintained by a political hypocrisy and continuous subterfuges unworthy of the British honour and name, and entirely in opposition to the British people and utterly in violation of acts and resolutions of the most solemn and repeated pledges of the British nation and Sovereign....

That, as a necessary immediate instalment of justice, a large proportion, if not the whole, of the famine and plague expenditure, and the whole cost of the present unwise frontier war, must be met from the British Exchequer, remembering that England drains from India some

* Query despotism.

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£30,000,000 or £40,000,000 every year. Lastly, that the frontier war and forward policy must cease, and the whole frontier question be carefully reconsidered so as to render all Afghanistan a powerful and impregnable barrier to an independence-loving and warlike people against any foreign invasion of India.

"Mr. Naoroji supported this long resolution by a long speech, which was vociferously cheered.

"The Resolution was carried unanimously, amid considerable enthusiasm."*

The Westminster Review, referring to Mr. Naoroji, remarks there are "declamations 'about thirty or forty millions'—as if ten millions of pounds sterling was a kind of negligible quantity."

But *The Indian Messenger* claims that Mr. Naoroji's "forty millions" is "ten millions" below the real amount. In a recent article headed, "The Political Cause of the Famines", the following statement is made:

"The regular drainage of wealth out of India has been variously estimated at from 30 to 70 million pounds sterling a year. Sir Charles Dilke said: 'Our kingdom and people together draw from India some sixty or seventy millions sterling a year in direct income. Madame Juliette Adam writes, 'In 27 years India has been drained to the extent of 500 millions'. We will be considerably within the mark if we reckon it at the rate of 50 millions a year. Now India has been drained to this extent for the last hundred years, and the process is going on with increased volume every year. What wonder then if India is pauperised to-day? Lord Curzon calculated last year that the failure of the monsoon throughout India with the exception of our two provinces, caused a terrible loss to the country. That was a great calamity indeed; it represented the loss of the earnings of the majority of the Indian population. But according to the calculation of Lord Curzon himself it was only about 25 millions. Compare with this exceptional and abnormal item, the regular annual drainage of fifty millions; and will any one still wonder at the cause of the famine? As we have said—the world over, whether in the past or the present, there is not a parallel to it."

It is added:

"It is not possible to enumerate the thousand and one defects of the Indian Administration which lead directly or indirectly to the impoverishment of the country." Nov. 18, 1900.

It should be mentioned that *The Indian Messenger* is a Brahmo paper, and its general tone is among the best in India. The article is a striking proof of the blindness of India's political guides, and a sample of the "product" of our present educational system.

* Quoted from *The Hindu*, January 17, 1898.

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Importance of the Meeting.—Had the sentiments been expressed by merely one or two young men, they might be treated with contempt; but the meeting was a "Conference of Indians resident in the United Kingdom," held under the auspices of the "London Indian Society," and "the audience was largely composed of young gentlemen, evidently students at home." The *Indian Magazine*, some time ago, gave the number of Indian students in England as about 300. They are chiefly candidates for the civil service, medical and law students, the supposed *élite* of the Indian Universities, the future leaders of public opinion in India.

There is a still graver aspect of the case. The meeting represented, more or less, every great province of India. It cannot be supposed that landing in England produced an *immediate and entire change* in the minds of young men with regard to their opinions of English rule in India. They must have held, to some extent at least, the same views in their own country, although prudence forbade their expression.

Further, Mr. Dadabhai Naoroji, Chairman of the Meeting, and no doubt the drafter of the Resolution, is the trusted guide of the Indian National Congress. At the Amraoti meeting in December, 1897, the following Resolution was passed "enthusiastically":

"The Hon'ble Mr. Ananda Charlu proposed a vote of confidence in Mr. Dadabhai Naoroji and was seconded by Babu Moti Lall Ghosh. It was carried enthusiastically."

The Times says:—

"The resemblance between the speeches and the motions at Amraoti and the speeches and the motions at Bloomsbury is in some respect so close as to suggest that they are the outcome of common deliberations." Dec. 30, 1897.

The Bloomsbury Meeting may therefore be presumed to indicate largely the opinions of the Congress, which could be expressed only with "bated breath" at Amraoti during the "Reign of Terror."

Sensible Indians would gladly see the Bloomsbury proceedings buried in oblivion, but this would

"but skin and film the ulcerous place."

A physician, instead of shutting his eyes to dangerous symptoms, is only the more careful in his diagnosis.

The Difficulty of Governing India greatly increased by the Humane Famine Policy of Government.

Sir W. Hunter thus describes the past condition of things in famines:

"Famine is now recognized as one of the most difficult problems with which the Indian administration has to deal. A hundred years

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ago it was regarded, not as a problem of administration, but as a visitation of God, utterly beyond the control of man. When the rains on which the crops depended fell short, no crops were reared, and the people perished. The earth had yielded no food, and so the people, in the ordinary and legitimate course of things, died."*

In defence it may be said that, under the circumstances, relief was impossible. Before British rule, the country was without roads. Goods were conveyed by pack oxen or rude carts. Carriage by pack oxen is exceedingly expensive; even by cart it is high. When famine prevails over a wide range, pack oxen and carts become almost useless. The oxen require water and fodder, which cannot be supplied in famine districts. During the famine of 1877–78, Mysore lost one-fourth of its population. "Grain was poured into Bangalore by the Madras Railway; but the means for bringing the food to the hungry mouths were inadequate." A system of Railways was required.

This policy had two great advantages:

1. *The pressure on the soil was relieved.*—At every severe famine millions of landless labourers were carried off, lessening the strain. The survivors benefited.

2. *The danger of pauperising the people was prevented.*—The sufferers had to exert their utmost to find a living for themselves instead of resorting at once to relief works.

During the late famine the British Government, at very great expense, preserved the lives of five or six millions of landless labourers, but instead of relieving the pressure by that number, it has added to it that of them and their descendants to be maintained during the next famine.

Lord Curzon has pointed out the danger of pauperising the people through the British Famine policy. Unless very carefully guarded, the landless labourers will flock by millions to relief works, to the prejudice of local demands, as well as increasing the outlay.

Increasing Pressure of Population.—It is the common belief of the Hindus that a man who has no son to make offerings for him after death falls into the hell called *put*. According to Manu (ix. 138), the Self-existent called a son *putra*, because he delivers from *put*. The masses therefore marry as a religious duty, irrespective of the means of subsistence. Muhammadans marry on the strength of the proverb, "He who sends mouths will send meat."

The following remarks on this subject are abridged from Sir H. S. Maine:—

"India seems likely to experience, more than any society of men, hat peculiar trial which follows good government.....In no country,

* *England's Work in India*, p. 21.

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will there be probably a severer pressure of population on food. India is the only part of the world in which every single male of the population is married as soon as it is possible for him to be married. The superstitions of the vast majority will not allow animals to be bred or killed for food. Nor will the population emigrate.

"Such causes of increase in the population and limitation in the supply of food have existed from time immemorial in India. But, till the present century, there were competing causes which impeded their operation. Far the most powerful of these were war, pestilence, and famine. These ancient checks on the growth of the population are losing their maleficent power, and with their disappearance population will fast increase its volume, forcing on the attention of the rulers of India a number of grave problems which have been very imperfectly faced of late years by the economists and statesmen of the West."

Mr. John Morley is said to have expressed a similar opinion.

Every year at present there are two millions more mouths to feed. Unless vigorous measures are adopted, the cost of famine relief will become an intolerable burden.

Indian Journalists deny the over-population of India, and assert that the increase is not greater than in France (!) and Germany. Let them be compared. Unfortunately the periods do not synchronise, but the *ratio* of increase can be calculated.

		Population.
India	1881 ...	253,982,595
	1891 ...	284,276,488*

Percentage of increase during 10 years, 12 per cent.; annual 1·2 per cent.

		Population.
Germany	1871 ...	41,060,000
	1885 ...	46,856,000

Percentage of increase during 14 years, 11·2 per cent.; annual ·8 per cent.

		Population.
France	1872 ...	37,013,000
	1886 ...	38,219,000

Increase in 14 years 3 per cent.; annual rate ·21 per cent.

Germany is not subject to droughts like India, and it is a great manufacturing country, as "made in Germany" testifies; but the increment in India is 50 per cent. higher than in Germany, and is nearly sixfold that of France. The last is a country of small cultivators, and to check the subdivision of land, the people have limited the population.

Sir W. W. Hunter says:

"The permanent cure for over-population rests with the people themselves, and consists in their restraints upon marriage, to which all

* Exclusive of Upper Burma. The figures are from the Indian *Statistical Tables* and from Mulhall's *Dictionary of Statistics*, 1892 Ed.

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nations of small husbandmen have sooner or later to submit. But we cannot wait till that compulsory lesson is learned; for meanwhile millions will perish. Over-population in India is the direct product of British rule. We have taken on ourselves the responsibility of removing primary checks upon the increase of the people—checks which, however cruel, are the natural and inevitable ones in Asia, and which take the place of the prudential restraints practised by the peasant-farming races of Europe. We must now discharge that responsibility, and as our own civilised rule has created the difficulty, we must meet it by the resources of civilisation. These resources may lighten the pressure of the population on the soil in three ways,—first, by withdrawing large numbers to non-agricultural industries; second, by distributing the pressure over new or under-populated tracts; third, by increasing the produce of the existing area of cultivation."*

The aim of this Memorandum is to urge the employment of these three remedial measures.

Causes of the Alleged Growing Poverty of India.

The Hon. Mr. Ananda Charlu, Member of the Viceroy's Legislative Council, undoubtedly voiced "Indian public opinion" when at the Budget debate of 1898 he spoke of the "frightful and growing poverty of India." On another point the people are equally unanimous. Under Native rule the people traced their sufferings to Fate or to their sins in a former birth and were resigned. Educated Hindus lay them at the door of the British Government. Mr. Sabhapati Mudeliar said at Bellary, "We all attribute the poverty of India to the mismanagement of our rulers."

One or two alleged causes may be noticed. The quotations from Indian papers show that one editor stands in "learned doubt" whether railways have not been "the principal cause of the impoverishment of the Indian people." The statement of this is sufficient.

The theory of Mr. Dadabhai Naoroji:

1. The Employment of a Foreign Agency.

The *Indian Spectator* quotes the following as the opinion expressed by him in England:—

"The speaker then proceeded to point out what he regarded as the cause of the poverty of India. He cited several authorities upon the subject, and showed it was simply that the employment of a foreign agency caused a large drain to the country, disabling it from saving any capital at all, and rendering it weaker and weaker every day, forcing it to resort to loans for its wants and becoming worse and worse in its economic condition." Jan. 23, 1887.

* *England's Work in India*, p. 81.

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So far from India not having saved "any capital at all," during the last fifty years she has absorbed gold and silver to the value of 500 crores of rupees, and the amount might have been much larger had it been profitably employed. In addition, she has been enriched by irrigation works, public buildings, &c. Calcutta and Bombay, once mud hamlets, are evidences of British rule.

This opinion has been adopted by the young gentlemen composing the Indian Society. A Resolution passed by them last year asserts that "Famines in India are preventable," their cause being the costly Indian system of Government.

It is alleged that the country is drained of its wealth by the employment of a foreign agency.

Lord Elgin, at the request of Lord Northbrook, obtained from the Finance Department an approximate estimate of the cost of the Civil Service. "The total annual cost of the Covenanted Civil Service, including Leave, Pension, and Exchange Compensation Allowance, is about Rx. 2,305,000."

Suppose that every European in the Civil Service was dismissed and replaced by an Indian on half the salary, the relief in taxation per head would be less than one pie per month!

India requires first class men, and such are not to be obtained on low salaries. The Finance Member of the Viceroy's Council recently resigned. As a merchant in London, he could better his position. The condition of the poor is to be ameliorated, not by "petty economies," not by cheap and less efficient officers of Government, but by making the toil of the labourer more remunerative.

2. **The "Heaviness of the Land Assessment."**—This is the theory of Mr. R. C. Dutt, C.I.E.

In his late address as President of the Indian National Congress, he said:

"Real Cause of Famines and the Remedy.

"Gentlemen, the real cause of the poverty of our agricultural population is simple and even obvious, if we have the courage and the honesty to seek for it and to grasp it . . . The real cause of the Indian cultivators' wretchedness and indebtedness is that, except in Bengal and a few other tracts, the land assessment is so heavy that the cultivator is not able to save in good years enough to meet the failure of harvest in bad years."

His fallacy with regard to Bengal may first be noticed. The better condition of cultivators in Bengal is not due to the lighter land tax, but to the almost never-failing supply of rain preventing a "famine of work."

It is not the RYOTS, as a rule, who perish during famines. With or without the aid of money-lenders, they can tide over one

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or two bad years. It is the LANDLESS LABOURERS who are the sufferers. Sir W. W. Hunter has the following remarks:

"Such writers tell you that the people of India are very poor, therefore they conclude the Government is to blame. I also tell you that the people of India are very poor, because the population has increased at such a rate as to outstrip, in some parts, the food-producing powers of the land; because every square mile of Bengal has now to support three times as many families as it had to support a hundred years ago; because every square mile of British India, deducting the outlying provinces of Burmah and Assam, has to feed nearly three times as many mouths as another square mile of the Native States." p. 127.

"The poverty of certain parts of India is the direct and inevitable result of the over-population of those parts of India. The mass of the husbandmen are living in defiance of economic laws. A people of small cultivators cannot be prosperous if they marry irrespective of the means of subsistence, and allow their numbers to outstrip the food-producing powers of the soil. Now that the sword is no longer permitted to do its old work, they must submit to prudential restraints on marriage or they must suffer hunger. Such restraints have been imperative upon races of small cultivators since the days when Plato wrote his *Republic*." *

From the increased population, the cultivated area no longer suffices to allow a plot of ground for every peasant, and great numbers now earn a poor and precarious subsistence as hired labourers. In ordinary seasons they can get employment and manage to live; but if the rains fail, the ryots cannot give them work, and, unless it is provided for them, they must starve.

The early statistics of India are not so complete as the later ones. The figures given are as follows:

1871	"Labourers,"	8,174,000
1881	"Labourers and others (branch of labourers undefined)."	12,472,697
1891	"Earthwork and general Labour"	25,468,017

Of the 25,468,017, *Urban* are given as 2,666,241; *Rural*, 22,801,777. It is these 23 millions, now considerably increased, who form the "White Man's Burden" in India. *Want of rain* produces a FAMINE OF WORK.

According to the Indian standard of comfort, the *majority* of the ryots are fairly well off. As already mentioned, the difficulty is with the landless labourers.

Ricardo says:

"In those countries where the labouring classes have the fewest wants, and are contented with the cheapest food, the people are exposed to the greatest vicissitudes and miseries. They have no place of refuge from calamity; they cannot seek safety in a lower station;

* *England's Work in India*. pp. 185, 186.

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they are already so low that they can fall no lower. On any deficiency of the chief article of their subsistence, there are few substitutes of which they can avail themselves, and dearth to them is attended with almost the evils of famine."

Sir H. S. Cunningham, after quoting the above, remarks:—

"The state of things thus described exists in India to the fullest possible extent; vast multitudes live at almost the lowest level compatible with continued existence; their wants and hopes are limited to the barest necessities of human life. Prudential considerations fail to operate where prudence could effect no sensible amelioration, and where life is so miserable that the prospect of a still lower stage possesses but few terrors. Increasing numbers add to the fierceness of the struggle for existence, and to its hopelessness."

Nature, it has been said, is "a rude chirurgeon." Had she been left to do her work during the late famine, she would probably have lessened the pressure on the land by the removal of 5 millions of the above class. They have been preserved, and, as they are the most reckless in multiplying, they will add so many millions more to be supported during the next famine.

Suppose the land assessment were reduced 25 per cent., involving a sacrifice of revenue to the amount of six crores a year, would this PROVIDE WORK when the rains failed? And not only so. By the loss of so much revenue, a stop would be put to improvements, and the condition of the people would be worse than ever.

APPOINTMENT OF A FAMINE COMMISSION.

This, I believe, has been determined upon by Lord Curzon's Government. The following remarks are intended to suggest subjects for its investigation.

The last Famine Commission dealt only with Famine Relief. The writer wrote to the Secretary expressing a hope that the inquiry would be useful in *preventing famines*; but he was informed that this was beyond the scope of the Commission.

A Commission is wanted on the lines of that appointed after the famine of 1877-78, whose object may be thus expressed:

A COMMISSION TO ENQUIRE INTO THE CAUSES OF FAMINES IN INDIA, AND TO SUGGEST REMEDIES.

The following are some points which might be considered:

1. THE INCIDENCE OF THE LAND ASSESSMENT: WHAT IT IS, AND WHAT IT OUGHT TO BE.

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The following subdivisions may be mentioned:

(a) Supposed heavy Amount and continual Increase of Assessment: how far is this correct?

The quotation from an Indian journal, already given, is supposed to represent the amount of the Land-Tax:—

"Our 'beneficent' Government takes to itself no less than 47 per cent. of the produce (and) levies innumerable other contributions."

The idea is that Government takes 47 per cent. of the *gross produce*. There is some excuse for this misconception. The rate under Hindu and Muhammedan Governments was calculated from the entire produce. In fixing the tax the English Government went upon another principle. The following directions were given:—

"The produce of the land must at least be sufficient to feed and clothe the labourer and his family, and to replace the cattle and agricultural implements as they become worn out; and besides this, a surplus must remain for the payment of the assessment imposed by the State."

The British Government may take 47 per cent. of the remainder, after making the above deductions, but this is very different from 47 per cent. of the gross produce. Its amount will hereafter be shown.

Another idea is that the assessments are made increasingly heavy.

Mr. R. C. Dutt makes the following assertion with reference to cotton and jute cultivation:—

"The profit remains in the country, with the cultivators when the State demand from the soil has been permanently limited; but over the larger portion of India the recurring settlements, securing a steady increase in the State demand, sweep away the increased profits to the imperial exchequer, and leave the tillers of the soil no better off than before."*

This represents the popular opinion on the subject, although one would have expected that an old Indian Civilian would have been better informed.

So far as shown by the best statistics at present available, the facts are as follows:—

Sir H. S. Cunningham, one of the members of the Famine Commission published a volume, entitled *British India and its Rulers*, giving the principal facts elicited by the inquiry. It is mentioned that Todar Mull's assessment of 33 per cent. was considered reasonable. It is shown that the English assessment is less than one-fourth of that fixed by Todar Mull.

* *England and India*, p. 136.

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"The real amount of the land revenue is shown in the following table, framed on the best available estimate of the out-turn :—

	Land Revenue. Rx.	Percentage on estimated gross value of crops.
Punjab	1,910,000	... 5·6
N.-W. Provinces and Oudh ...	5,565,000	... 7·8
Bengal	4,050,000	... 3·9
Central Provinces	600,000	... 3·8
Berar	625,000	... 4·6
Bombay	2,970,000	... 7·6
Madras	3,160,000	... 6·3

"An idea has prevailed that the land revenue is a heavier burthen at present than it was forty years ago. A more careful examination, however, has shown that the increase from £12,480,000 in 1840 to £22,830,000 in 1879 is owing partly to the addition of 36 millions of people or 25 per cent. and 242,000 miles of territory, with a land revenue of more than 6 millions, partly to an increase of 50 to 100 per cent. in the area of cultivation, partly to the increase to the price of agricultural produce, and in no instance to the enlargement of the share claimed by Government in the profits of the soil. In Madras, for instance, the area assessed has increased from 9¾ millions of acres in 1850 to 20 millions in 1875-6, and though the land revenue is a million sterling higher, its incidence per acre is reduced by 3 as. on dry land and Rs. 2½ on irrigated land, as the following Table shows :—

	Assessed Area.	Land Revenue.	Average Rate of Assessment per Acre. On Dry Land.	On Irrigated Land.
	Acres.	Rx.	Rs. A. P.	Rs. A. P.
1852—3 ..	9,780,000	.. 2,502,000 ..	1 3 11	7 0 11
1875—6 ..	20,621,000	.. 3,426,000 ..	1 0 11	4 8 11

"Similarly in Bombay, the assessed area has increased from 12½ millions of acres in 1856 to 20⅓ millions in 1875-6, and an increase of ¾ millions in the land-revenue has resulted notwithstanding an average reduction of 3 as. per acre in the assessment." *

Throughout the greater part of India there has been no *general* † increase in the assessment, while ryots have been getting more and more for their grain. The taxation was never lighter than at present.

At the last Budget debate, Sir James Westland gave the figures from Burma, which came incidentally before him :—

"According to these calculations the average price for the last two years of rice in Lower Burma has been such that the present land revenue is only equal to 8 per cent. of it. The meaning of that is that for every Rs. 8 of land revenue increase which have come into the pockets of Government there have been Rs. 92 of increase which have

* *British India and its Rulers*, pp. 140, 141.

† There may be increases in some parts, but they are balanced by reductions in others.

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gone into the pockets of the cultivators. I think that any statement that the land revenue burdens have been increased during these 20 years is entirely put out of Court by the figures which I have quoted."

During the twenty years, 1870-71 and 1890-91, the Land Revenue increased only 14 per cent.*—less than one per cent. a year. This is another proof of the slight increase in the incidence of the tax, even if there was no increase in the area cultivated.

(b) Mode of Calculating Incidence.—The rule quoted of deducting the working expenses should be given up as uncertain and liable to misconception. The percentage of the total value of the crop should be the standard.

(c) Collection of Reliable Statistics.—If, according to the *data* collected by the Famine Commission and supported by Sir James Westland, the Government demand, *on the whole*† does not exceed 8 per cent., our astonishment must be at its extreme moderation. The question is, Are the figures reliable?

The writer endeavoured to obtain information on what may be called the Agricultural "constants;" *e.g.*, the average produce per acre of "dry" and "wet" lands, the percentage of the Government tax; but found that the best authorities differed.

The late Sir W. W. Hunter, formerly Director-General of Statistics, said in 1881:—

"It has been my duty to find out precisely what amount of information exists with regard to the agriculture of India; and to compare that information with the facts which the Governments of Europe and America supply on the same points. I have come to the conclusion that no central Government stands more in need of agricultural knowledge than the Government of India, and that no Government has a smaller stock of such knowledge within its central body."

Things have improved since 1881, but correct *data* seem to be still wanting.

Instead of having competent men able to give their undivided attention to the work, attempts are made to get information through Divisional Officers and Tahsildars, overburdened with their own duties. The Madras Administration Report for 1896-97 says:—

"The results of the experiments conducted during the year by the Divisional Officers and Tahsildars were as far as ever from furnishing trustworthy data from which an average yield per acre could be calculated, or the correctness of the settlement estimates of out-turn could be guaged." p. 61.

One of the principal duties of the Famine Commission should be to settle this point satisfactorily. So long as the *data* are

* Baden-Powell's *Land Systems of British India*, Vol. III, p. 378.
† Individual cases may differ.

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questionable, so long will all kinds of calumnies be circulated against Government.

Time will not permit *data* to be prepared under the eye of the Commission. A vigorous effort should be made beforehand, on a well digested scheme, to prepare them that the Congress may judge of their reliableness.

In this inquiry the co-operation of intelligent Indians, like the Maharaja of Darbhangah, some of the members of the Bengal Agricultural Society, and others, should be invited, they being clearly given to understand the exact information that is wanted, and the conditions to be fulfilled in supplying it.

An able officer should be set apart on special duty to collect a full and reliable body of evidence with regard to the chief vegetable products under different circumstances.

(d) Comparison of British Rates with those of Native States, Zemindaries, China, and Japan.—The only point requiring notice refers to China and Japan. It would be interesting and valuable to have reliable information regarding the incidence and collection of the land tax in these countries under a purely oriental rule.

(e) Periods of Settlement.—A Permanent Land Settlement is the popular panacea for all the ills of India. Mr. R. C. Dutt says:

"A permanent limitation of the State demand from the soil would be the saving of India."*

At the Amraoti Congress, a Resolution in favour of a Permanent Land Settlement was passed, supported by the opinions of Lord Cornwallis, Sir John Shore, Sir Thomas Munro, and Lord Canning.

Still more recently the Hon. Mr. Ananda Charlu, the Madras Member in the Viceroy's Council, said during the Budget Debate 1898:

"This need can be satisfied only by adopting a permanent settlement of land revenue instead of the temporary system now obtaining, which enables the Government to increase its demands from time to time and thus absorb what margin the ryot might have created for himself. This is a reform, which, Mr. Ananda Charlu pointed out, soon after her Majesty's assumption of the Government of this country, 'statesmen of both parties in England agreed to be the only one calculated to bring competence and contentment before long, and lead in its wake to prosperity all round.' No question is more important to the material prosperity of the Indian people than this question of permanent settlement, which is the only remedy for the frightful and growing poverty of the people, while other remedies contemplated by the Government are mere palliatives or not even such."

* *England and India*, p. 134.

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A distinguished European Political Economist described the Permanent Settlement of Lord Cornwallis as

"One of the most unfortunate, but best intentioned, schemes that ever ruined a country."

Mr. A. O. Hume, a competent and unexceptionable authority, characterises it as a "STUPENDOUS ERROR."*

The ryots in Bengal pay several crores a year to Zemindars which in other provinces would have gone to Government. Sir H. S. Cunningham thus points out the injustice of this :—

"The richest province of India has been, to a large extent, defended, administered, educated, supplied with roads, barracks, hospitals, railways and canals, and relieved in famine, at the expense of the rest of the community. Ryots have been toiling in Madras and starving in the Deccan, in order that gentlemen, like the Rajahs of Darbhangah and Burdwan may enjoy incomes of several hundred thousand pounds a year free from the rude contact of the tax collector's hand."

A righteous Government should deal equitably with all its subjects. Under a Permanent Settlement, the percentage of taxation borne by ryots would be constantly diminishing, while that paid by non-ryots would be constantly increasing. Non-ryots would pay the ryots twice as much for their rice as they used to do, while their income tax would, at the same time, be becoming heavier.

A "Permanent Settlement," at the present rates, would be to the ryots themselves permanent ignorance and poverty.

The aim, as far as practicable, should be to assimilate the condition of the ryots to that of English farmers. In the first place, they should be provided with schools. Who should pay for them? The ryots? or should they be provided at the expense of non-ryots? The sanitary condition of villages should be improved. There should be a well-equipped Agricultural Department to show the ryots how gradually to double the produce of their fields. These and many other improvements are necessary. To such purposes a portion of the "unearned increment" might well be allotted.

Baden-Powell's *Land Systems of British India* contains a history of the question. Though regarded as "dead and buried" by Indian authorities, it might be noticed by the Famine Commission.

There is a question, however, still within the range of "practical politics"—whether the assessment term should be for ten, twenty, or thirty years? It may be the terms should vary according to circumstances. The course recommended should be stated.

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* *Agricultural Reform.*

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(f) Mode of Re-assessing the Land Revenue.—Baden-Powell quotes the following from a Despatch of the Secretary of State (No. 4 Revenue of 8th January, 1885) as the final orders on the subject:

"I may now sum up both the discussions which I have been describing and the general subject of the *latest rules for the simplification of the procedure in the re-settlements*, by giving the actual principles sanctioned;—

(1) The Permanent Settlement idea is formally abandoned;

(2) The State shall still retain its claim to share in the unearned increment of the value of land to which there is a tendency in a progressive country;

(3) That a general and permanent rise in the prices of produce is one of the principal indications and measures of this increment;

(4) That it is nevertheless desirable to modify the existing system of revision of the temporary settlements of land-revenue with a view of rendering it less arbitrary, uncertain, and troublesome to the people;

(5) That the modification shall be effected at least on the following particulars:—

(*a*) Repetition of field operations (survey, valuation, minute inquiry into assets and the like) which are considered to be inquisitorial and harassing to the people, should be, as far as possible, dispensed with;

(*b*) Enhancement should be based mainly on considerations of general increase in the value of land;

(*c*) The assessment will not be revised merely with a view to equalizing its incidence with that of the assessment of other estates;

(*d*) Improvements made by the land-holders themselves should not be taken into account in revising assessments; but improvements made at the cost of the state should be taken into account, and also to some extent, increase of cultivation." Vol. III, pp. 364, 365.

It is alleged that these principles have not always been followed in Re-assessments. The rules should either be confirmed or modified by the Commission.

(g) Punjab Land Bill.—Mr. A. O. Hume says:

"Previous to our rule no private person had, broadly speaking, any property in the soil. All proprietary right, in the sense in which we at home understand the word, vested directly in the State or vicariously in some powerful chief or official. All that the people as a body enjoyed were a high class of occupancy rights, heritable but not transferable.

"A man might be ever so much in debt, but you could not interfere with the land he held, for that was not his, but his ruler's; and such rights as he possessed therein were personal to himself and family, or, in some cases, clan; and if any outsider had obtained possession, the State would have stepped in and resumed the property. No doubt, if sufficiently bribed, the local officials would, and often did,

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wink at transfers, but these were opposed alike to custom and tradition which then constituted the law, such as it was, on this subject."*

With the best intentions we have made, the Indian ryot

"Lord of himself, that heritage of woe,"

with the result that, in not a few cases, land is falling into the hands of money-lenders.

In the Viceroy's Council there was a difference of opinion about the Bill. It might well form one of the points of inquiry.

(h) No Sudden Enhancement.—The first assessment in the Central Provinces was exceptionally low. The rates in three heavily assessed and three lightly assessed districts in the Central Provinces and Madras Presidency† compare as follows:—

	I.	II.	III.	I.	II.	III.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
C. Provinces	0 11 1	0 11 2	0 9 10	0 4 0	0 3 11	0 2 9
Madras	3 12 1	2 13 7	2 13 7	0 14 3	0 11 8	0 11 2

Justice demanded that the rates should be more equalised, but the enhancement was so great as to press heavily upon the ryots. Lord George Hamilton in Parliament advocated the above principle.

(i) Lenity in Collection and even Remission of Revenue where necessary. Sir H. S. Cunningham, thus contrasts the British and Native systems of collecting land revenues:

"The system introduced by the British has been to fix a moderate assessment, and to postpone the demand or remit it altogether only under the stress of exceptional calamities, such as famine or inundation. The native system was to fix the revenue as high as a favourable season would render it possible for the cultivator to pay, and, necessarily, to lower or abandon it in the unfavourable years."

Sir H. S. Cunningham adds:

"The Famine Commission has suggested, as a guide for future action, that in any case of general crop-loss, so severe as to sweep away the whole margin beyond what is necessary for the cultivators' subsistence, and to leave no fund out of which revenue can be paid, a relaxation in the demand, either in the form of suspension or in severer cases complete remission should be allowed; and that this rule should be accepted as indicating the proper course of action in less serious and wide-spread calamities."‡

The British Government wishes the revenue to be collected with due regard to the circumstances of the case. Where there

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* *Agricultural Reform.* p. 38.

† Baden-Powell's *Land Systems of British India.* Vol. III, p. 72.

‡ *British India and its Rulers*, pp. 169, 171.

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is harshness, the fault lies with individual officers, and should be severely rebuked.

(j) Inquiry into the number of Ryots ejected for nonpayment of Revenue.—There will always be some cases. Indebtedness prevails, more or less, everywhere. Mr. Nicholson says in his Report:

"As a matter of fact, the agricultural classes all over the world are in a state of extreme indebtedness, due very largely to causes outside of the demands of agriculture, such as poverty, ignorance, carelessness, the laws of inheritance, foreign competition, seasonal disasters, and epidemic diseases, and the demands of usury." Vol. I, p. 3.

Mr. Hyndman, who considered India "bleeding to death," describes France and parts of Germany as in the same condition:—

"Recent official reports in France prove beyond the possibility of question that the landholding peasantry are suffering terribly, and that they actually fare worse than our agricultural labourers. Similar truths in respect to small properties have been made manifest by the reports of the Imperial Commissions on the impoverished condition of the small cultivation in Baden-Baden and Alsace-Lorraine."*

(k) Does experience, since the last Famine Commission, suggest any alteration in the Code? The danger of pauperising the people has been noticed.

(l) Percentage of Assessment:—The *Laws of Manu*, the oldest and highest Hindu authority, sanction the following:

"130. A fiftieth part of (the increment or) cattle and gold may be taken by the king, and the eighth, sixth, or twelfth part of the crops.

131. He may also take the sixth part of trees, meat, honey, clarified butter, perfumes, (medical) herbs, substances used for flavouring food, flowers, roots, fruit;

132. Of leaves pot-herbs, grass, (objects) made of cane, skins, of earthen vessels, and all (articles) made of stone." VII.

It will be seen that Manu's Code, in addition to a tax on land, sanctions taxation of one-sixth on every article in common use. This led to about a hundred taxes which were in force before the British became rulers of the country. In South India they were known as *Moturpha*. The following is a list of some of them: †

Tax on potters, ghee, tobacco, chunam, dancing-girls, lotus leaves, water lifts, looms, carpenters, blacksmiths, goldsmiths, dyers, shoemakers, barbers, washermen, boatmen, carts, basket-makers, masons, &c.

These were swept away under British rule.

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* *Nineteenth Century*, Nov. 1885.

† Sewell's *India before the English*, p. 19.

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As already mentioned Todar Mull, India's greatest financier, fixed the percentage of revenue at 33 per cent. which was often increased by other imposts to 50 or 60 per cent.

Mr. R. C. Dutt, in his Presidential address at Lucknow in 1899, said:

"The old Hindu law, based on the actual experience of thousands of years, sanctioned one-sixth the gross produce of the land as its proper rent."

According to the estimate of Sir James Westland, already quoted, the incidence of the British Land Assessment is only one half that of the time-honoured Hindu rate, leaving 92 per cent. to the cultivator.

GOVERNMENT THE RYOT'S BANKER *versus* AGRICULTURAL BANKS.

"Money-lenders are obviously as necessary to the Indian agriculturist as the seed which he sows, or as the rain which falls from heaven to water his fields."—*Sir John Strachey.*

"The idea of Government being the money-lender to the agricultural classes is an indigenous one . . . The money-lender has taken the place of Government."—*Sir E. C. Buck.*

No more important question affecting the material condition of the ryots than this can engage the attention of the Famine Commission. The British Government has made two "STUPENDOUS ERRORS:"

The *first* was the Permanent Settlement of Bengal. The *object* was to raise up a wealthy and benevolent class of landed proprietors, like English gentlemen, improving their estates. The *result* has been absentees, with a tenantry rack-rented by middlemen, to protect whom drastic legislation was required in Bengal, while great injustice was done to other provinces.

The *second* STUPENDOUS ERROR affected a much wider area. It was committed when the Government abnegated its function, from time immemorial, of being the ryot's Banker, and consigned him, as a rule, to the tender mercies of the money-lender. The result has been an untold amount of poverty and wretchedness.

The discontinuance of advances was not universal. The ryots might groan under the exaction of usurers, but the revenue must not suffer. To maintain opium cultivation, advances to ryots were continued, and are still given.

The first mistake is, unfortunately, irremediable: the second can be still grappled with by a vigorous Government. The question comes up under the proposed AGRICULTURAL BANKS.

It should be stated that the writer's opinions under this head are mainly derived from an able paper in the *Calcutta Review*,

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Vol. 76, No. 151, by Mr. Arthur Harington, of the Indian Civil Service, and from *Agricultural Reform*, by Mr. A. O. Hume, "late Secretary to the Government of India in the Department of Revenue, Agriculture and Commerce."

Debt the Normal Condition of India.—About 80 years ago, Carey wrote :—

"There may exist circumstances in the habits of a people sufficiently powerful to defeat the most benevolent views of its rulers, and to entail misery where there is every preparation for the enjoyment of happiness.

"Among the numerous causes which contribute to exclude happiness from the people of India is the *universal tendency to borrow* which pervades the country. This disposition to borrow is not confined to one province, to one town, or to one class of individuals. It pervades the whole country with all the inveteracy of a second nature. The country is separated into two classes, the borrower and the usurer."

"An independent husbandman, free from debt, and looking forward with delight to the whole of his little crop as his own, is almost a phenomenon in the country. Most of them, through the wretched system which now prevails among them, are in debt perhaps for the seed they sow, are supplied with food by their creditors during all the labours of the field, and look forward to the end of the harvest for the payment of a debt, to which at least forty for cent. is added, and which through the way in which it is exacted, is often increased to fifty per cent."

Getting into debt has been common in India from the earliest times. The Rig Veda contains the following prayer :—

"9. Discharge, Varuna, the debts (contracted) by my progenitors, and those now (contracted) by me ; and may I not, royal Varuna, be dependent (on the debt contracted) by another."

In the Atharva Veda, Agni is asked to assist the suppliant to get rid of debt "contracted without intention of repayment!" (vi. 119).

One great cause of debt among non-agriculturists is the extravagant expenditure at marriages and funerals. From the want of foresight, as a rule, no provision is made beforehand ; money is borrowed from the money-lender, and the debtor often becomes a bond-slave for life.

Agriculturists have an excuse in the uncertainty of the rains. It sometimes happens that the seed sown withers, and that no crop is reaped for two or three seasons.

"The rural class may be expected to give up borrowing when the Ethiopian changes his skin."

Two Necessities of the Ryot wanting at present.—

These are

1. *Cheap working Capital.*
2. *Liberty to dispose of his produce to the best advantage.*

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As already mentioned, debt is universal. Mr. A. O. Hume says :—

"Wherever we turn we find agriculturists burthened with debts running on at enormous rates of interest. In some districts, even provinces, the evil is all-absorbing, a whole generation of paupers, hopelessly meshed in the webs of the usurers."*

Ryots *must* borrow. Mr. Nicholson says :—

"All farmers, especially small proprietors, must of necessity and will borrow at one time or other ; the mass borrow habitually."†

With regard to the rates of interest charged, speaking of India generally, Sir W. W. Hunter says :—

"It has been my duty to make inquiries in every province of India as to the interest which money yields. I find that for small loans to the cultivators the old native rate of 37½ per cent. per annum still prevails."

The money-lenders vary. Marwaris are notorious for their hard-heartedness and rapacity. The evil is not so great when the money-lender belongs to the place, and especially if he is himself a ryot.

Well-to-do ryots can obtain loans on good security at comparatively reasonable rates : it is the very poor who suffer most.

Mr. Nicholson says :—

"For grain loans the universal rule, when the loan is between ryot and ryot, is an addition of 25 per cent. to the amount borrowed. But when the advance is made by a merchant, broker, or other middleman, the rate may be anything, especially when repayment is made or calculated in rupees."

Such rates, it has been remarked, "would be fatal to successful agricultural enterprise in any country."

On the other hand, Mr. Nicholson says :

"If interest can be reduced, say to 6 per cent., the burden of indebtedness would be halved, improvements would be profitable, and debt no longer mean pauperization."‡

Liberty of Sale is another important item. At present the ryot is so much under the power of the money-lender, that he has to hand over his crop to him at the money-lender's valuation.

Proposals to supply these two necessities will next be considered.

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* *Agricultural Reform*, p. 62.
† *Report on Agricultural Banks*, Preface, Vol. I. p. 12.
‡ *Report*, Vol. I. p. 18.

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AGRICULTURAL BANKS.

The Madras Government "by General Order, 15th March, 1892, placed Mr. Frederick Augustus Nicholson on special duty for the purpose of enquiring into the possibility of introducing into this Presidency a system of Agricultural or other Land Banks."

The first volume of Mr. Nicholson's Report was published in 1895 and the second in 1897. The difficulties connected with the inquiry are stated in the Preface to the first volume :—

"Until 1894, there was, practically, no English work even on the one subject of popular banks, while the sources of detailed information are, even now, only in foreign languages; and it is believed that there is no existing work in English on the Land and Savings Banks Systems, or upon the credit systems and indebtedness of the landed proprietor, of the European continent." p. v.

Mr. Nicholson's able Report contains a mass of information on the subject; but perhaps the chief impression left upon the mind is the difficulty of carrying out his proposals.

Mr. Nicholson gives a Draft Bill occupying 46 folio pages (Vol. I. pp. 325-371). Any person who reads its provisions will agree with what its author says in the volume containing it :—

"It is beyond the power of any brain however fertile, of any man however fully informed, to conceive in advance a method, *confectus ad unguem*, of banking for the people, least of all in a country where the conditions are so novel, the banking idea so absolutely unknown, as in this country. Success can only arise from the long-continued, practical efforts of zealous men, who while informed in the details of every method yet tried, can yet live among the people, vivify them with their own spirit and intelligence, energize them with some of their own enthusiasm, and with them, work out in actual fact, even though on the humblest lines, the system or systems of the future." p. 32.

The same remark is virtually repeated in the Preface to the second volume :—

"Still, it is not pretended that Village Banks or Co-operative Societies could at once be a success; on the contrary, one great feature in Volume I. is the suggestion of difficulty in initiation as shown by European history; it is only long-continued, energetic, public and private effort, that can bring about success." (p. vi.)

Agricultural Banks, *on the requisite scale*, are impracticable at present for the following reasons :

1. **The circumstances of the people.**—The difficulties were great even in Europe among a *comparatively* well educated intelligent people. They would be vastly increased among ignorant ryots.

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2. **"Raiffeisen" cannot be found in sufficient numbers.**—Raiffeisen was a German Burgomaster, a benevolent man of "unbounded energy." Schulze Delitzch was another noble worker. *The Pioneer* concludes an article headed, "Find Raiffeisen," with the following words:

"To quote Mr. Nicholson again, 'Success may not come in a year or in a decade, but if there are in this Presidency men of the character and energy of those pioneers of popular banking, whose names have been so prominently mentioned in this Report, it cannot be long delayed.' There is admittedly much virtue in an 'if,' and one fears a vast quantity in this one. Meanwhile Madras (and India too) 'awaits its Schulze Delitzch, its Raiffeisen, its Luzzati, and its Wollenborg.'"*

How many Indian Raiffeisens are there, benevolent men of "unbounded energy" who would be willing to devote themselves to the Sisyphean labour of organising and working Agricultural Banks?

3. **Capital would be insufficient and the rate of interest paid for it would be high.**—Government can borrow at 3 per cent. Agricultural Banks would certainly pay double that amount. It may be said that they would be financed by Government. A reply to this has already been given by Government.

During a session of the Bombay Legislative Council, in 1895, the Hon'ble Dr. Bhalchandra Krishna Bhatavadekar asked:

"Will the Government be pleased to state if they are prepared to take into consideration the scheme for a model agricultural bank on the lines which had secured the approval of the Local Government as well as the Government of India twelve years ago?"

The Honourable Mr. H. E. M. James said:

"The scheme in question was ultimately dropped after full discussion and consideration of the objections raised to it by her Majesty's Secretary of State. Under these circumstances Government is not prepared at the present time to take that scheme into consideration."†

The decision of Government is given in the Parliamentary Paper, No. 340, issued by the India Office, September 9th, 1897.

Mr. Nicholson's own admissions settle the question. "The banking idea is absolutely unknown in this country;" "One great feature in Vol. I., is the suggestion of "difficulty in initiation as shown by European history"; "success can only arise for the long-continued practical efforts of zealous men, who while informed in the details of every method yet tried, can yet live among the people, vivify them with their own spirit and intelligence, energize them with some of their own enthusiasm, and with them,

* Quoted in *Madras Mail*, April 29, 1898.
† Quoted in *The Hindu*, Aug. 24, 1898.

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work out in actual fact, even though on the humblest lines, the system or systems of the future." p. 32.

Instead of attempting to introduce an exotic, whose growth is not very old or vigorous in its own habitat, would it not be better to revive the cultivation of a plant which flourished for thousands of years all over India, and which still prospers in certain parts of the country?

GOVERNMENT THE RYOT'S BANKER.

As already quoted, Sir E. C. Buck, formerly at the head of the Revenue and Agricultural Department, says:

"The idea of Government being the money-lender to the agricultural classes is an indigenous one...The money-lender has taken the place of Government."

Mr. Arthur Harington, late of the Indian Civil Service, suggests a return to the system in force under Hindu and Muhammadan Governments for untold generations:

"The system, then, of Government advances to the Indian ryot to facilitate production, is of considerable antiquity, is familiar both to the people and to the State, *and is resorted to, to this day, whenever exceptional calamity attacks the agricultural classes.* I urge that the chronic depression of these classes imperatively demands that this help should be given, not as the exception, but as the rule." p. 175.

"I do not mean by this that private enterprise should be discouraged, but that the Government should not give up a plain duty, belonging naturally and historically to itself, in the hope that this duty will be discharged by private enterprise." *Calcutta Review*, Vol. 76, p. 175.

Mr. Harington discusses the following questions:

(1) Can the State furnish the required capital, estimated at nineteen millions?

(2) If it can, ought it to do so, or should it leave the enterprise to private capitalists?

(3) By what agency, and in what mode, should the advances, if made by the State, be distributed and recovered?

The article of Mr. Harington occupies 28 pages. Only some quotations can be given.

"(1) Can the State furnish the required nineteen millions?

The total sum believed to be required (Rs. 22,79,33,310) is not much in excess of the land revenue (Rs. 20,28,21,270) of the seven provinces. The period within which it would be lent and recovered would be very short, probably four months or less for advances on the *Kharif* (autumn) crops and six months or less for advances on the *Rabi* (spring) crops. If, therefore, it were found possible to use the *Rabi* collections of Land Revenue as a fund from which to make the *Kharif* advances,

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and to use the *Kharif* collections for the *Rabi* advances, the collections so applied would be regularly replaced within four or six months, or less, respectively. The investment of capital in these advances is not an investment of the ordinary kind, in which the capital is permanently sunk, and only the interest on which is recovered. Nor, probably, would more than half of a year's total advances be outstanding at any given date. If, therefore, ways and means could be so manipulated as to admit of the application of the receipts from land revenue to such charges as would not fall due, or could, without inconvenience, stand over till October-November and April-May of each year, the *required amount of capital could be regularly provided by the State without any borrowing, and in the most natural and convenient way possible.* That such an adjustment of ways and means is practicable, I have very little doubt. My belief is based on a consideration of the large amount of the cash balances; of the fact that the nine and a half millions of revenue to be twice a year temporarily diverted in their passage from the district treasuries to their ultimate recipients, are less than a sixth part of the total State income; and, of the considerable extent to which many disbursements—*e.g.* among others, those for interest, pensions, furlough allowances, and purchase of stores are made, not monthly, but quarterly and half yearly.

"(2) If the State can furnish the capital, ought it to do so, or should it leave the enterprise to private capitalists?

"It is everywhere admitted that the scarcity of local capital injuriously retards the development of the material resources of India, and that the rate at which, at this day, private capital is advanced to the cultivator, 'would be fatal to successful agricultural enterprise in any country,' and is one of the most powerful factors in producing the present depression. There are no signs that private enterprise is about to come to the cultivator's relief on any large scale, or on any scale at all, when the cultivator has no substantial security to offer. Nor could private enterprise, even if ready to come forward, offer its accommodation nearly so cheaply as the Government can. For the Government can borrow more cheaply than any one else, if capital has to be raised by borrowing, and **it alone would seek to make no profit out of the transaction, but merely to pay working expenses and secure itself against loss.**

"The Government of India, as chief landlord, is distinctly bound to relieve, in all practicable ways, the wretchedness of its tenants, to improve their material condition, and make it possible for them to do justice to the land they till so toilfully.

"Power, and opportunity, and relation, constitute more than any thing else, the *measure of duty.* If, as I believe, the State in India can, without serious difficulty, give immeasurable relief to millions of its suffering people by itself supplying the capital they want, then, for the '*Má-Báp*' of the Indian ryot to withhold that help is, to compare a political with a human relation, almost as unnatural as for the mother to forget her sucking child.

(3) By what agency, and in what mode, should the advances if made by the State, be distributed and recovered?

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"In the belief that useful help towards a sound decision of this and of the last question is to be gained by *looking back*, I allot a considerable part of this chapter* to review historically past State action in India in this matter of assisting the supply of agricultural capital.

"State advances to cultivators were a feature of the revenue system introduced in 1582 A.D., by Akbar's great minister of finance, Raja Todar Mal. The revenue officer of those days, when the true business of a collector seems to have been understood a good deal better than it is now, was instructed '*to consider himself the immediate friend of the husbandman...he must assist the needy husbandman with loans of money;* and receive payment at distant and convenient periods...Let him learn the character of every husbandman, and be the immediate protector of that class of subjects." Gladwin's *Ain Akbari*, quoted in *Calcutta Review*, Vol. 44, p. 378.

"Todar Mal's system was 'only a continuation of a plan commenced by Shir Shah,' who 'was intimately acquainted with the revenue and agricultural system of India—a knowledge without which no ruler of that country, whatever his abilities may be, can hope to do justice to his subjects,' (Cowell's Elphinstone, p. 541 and Erskine's *India under Babar and Humaiun*, II. p. 442). Shir Shah's system, again, was based upon 'the old rent-roll of that unacknowledged orginator of all later Indian revenue systems, Sikandar bin Buhlol' (Lodi) (Thomas' *Pathan Kings*, p. 437). It is therefore probable that from a much earlier period than that of Todar Mal's reforms, state advances had formed an integral part of the imperial revenue system. This probability is greatly increased by the fact that one of the highest and earliest expounders of the Muhammadan law, Abu-Yusuf (born A.D. 731) prescribes such advances."

Some additional quotations are made to the same effect. Such advances were called TAKAVI (corruptly Tuckavy). Wilson says that it comes from a word meaning "giving strength to, or assisting." The system was at first continued by the British Government. Mr. Harington says:

"In 1767, two years after Clive had obtained from the Company the Diwani or fiscal administration of Bengal, Behar, and Orissa, we find the first British Government of Bengal already recognizing the necessity of carrying on the native system of advances."

Wilson, in his Glossary, gives the following references: "Ben. Reg. ii. xiv. 1793; Mad. Reg. xxvii. 1802 i. 1803."

Mr. Harington says:—

"I have been unable to find any satisfactory record of the reasons which led to the discontinuance of the *Takávi* system. Probably the chief causes were the growth of the Company's indebtedness, and the increasing difficulty of providing the annual remittance to England; the disorganization produced by the exactions of the early revenue assessments; the want of effective supervision; and after the Charter of 1813

* Here very greatly abridged.

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had relaxed the Company's commercial monopoly, the competition of advances by private capitalists."

Effects of the Stoppage of Advances.—The Cawnpore Settlement Report says :—

"The Government was to the community what the heart is to the body. The sudden stoppage of what must have been to the agricultural body corporate its life-blood, while the system of periodical bleeding was continued, had the same effect which similar treatment would have upon the human frame. The members of the community, whether of the first or second degree, have been driven to procure sustenance from another and external source, and the money-lender has taken the place of Government."*

Mr. Harington remarks :—

"It is deplorable to trace, in these extracts, the suppression of a valuable indigenous institution, because abuses in its working were allowed to grow up. *Delirant reges; plectuntur Achivi.* The ryot pays for the fatuity of his rulers." p. 173.

Opium Advances.—Government advances for opium cultivation are still made in parts of North India. Mr. Harington gives the following example :—

"Very few people have any idea of the amount of work, of the very kind under consideration, that is done by the Opium officers, or at how low a cost it is done and done well. Take the district (Rae Bareli) which I have already chosen as a typical one. It is one of the largest opium producing districts in Upper India. During the last season (Spring of 1882), its outturn was 5164 maunds of opium. This excellent result was obtained by the distribution in August, September, February and March, of advances amounting in all to Rs. 1,83,330 *to* 42,635 *cultivators, headed by* 1557 *representatives (lambardars) and residing in* 1405 *different villages.* The agency by which these advances were distributed, and all the heavy work accomplished of persuading landlords and tenants to extend their opium cultivation, of measuring the areas sown, of repressing illicit cultivation, of weighing, testing, classifying, packing and despatching the opium produced; of disbursing to the 42,635 cultivators its price, amounting to Rs. 8,45,085 in addition to the amount of the advances,—consisted of *one* European officer on Rs. 250 (the very efficient Assistant sub-deputy opium agent, Mr. J. E. Hand); two gomashtas on Rs. 80 and Rs. 50; two muhirrirs Rs. 16.; three on Rs. 12; two on Rs. 10; 5 zillahdars on Rs. 7, seven on Rs. 6; 22 on Rs. 5; 8 Barkaudazes and one Orderly on Rs. 5.

"The salaries amounted to Rs. 8,280 in the year. Travelling allowances (Rs. 1,430), stationery for gomashtas (Rs. 72), measurement charges (Rs. 309) and miscellaneous expenses (Rs. 659), making a total of Rs. 10,840," (six per cent on the advances).

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* *Calcutta Review*, Vol. 76, p. 172.

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Mr. Harington quotes the testimony of Mr. T. W. Holderness, Under-Secretary to the Government of India, Revenue and Agricultural Department, dated 4th March, 1882:—

"The magnitude of the transactions of the Opium Department is shown by the fact, that the sum advanced annually aggregates two hundred lakhs, or two millions sterling....*In ordinary years advances for opium growing are recovered with hardly any loss, and the system may be regarded as the most successful and effective one by which, in India, the State comes to the aid of the agriculturist.*" pp. 178, 179.

Indigo planters in North India act on the same system. Mr. Hume quotes the following:—

"A gentleman, many years a planter in a district of which the writer had charge for a decade, remarked, to him speaking of cultivators:—"*Deal with them wisely and fairly and there is no difficulty. I give out large advances every year. I have never had a suit in any court with any ryot, and I have never lost any money worth speaking of.*" p. 180.

Amount of Advances.—Mr. Harington says:—

"The maximum annual advance to a tenant is assumed not to exceed the value of half of his ordinary crop. Roughly, half the advance will be for his spring and half for his autumn crop. Therefore the maximum amount to be recovered from him on any single harvest will be somewhere about one-fourth of the aggregate value of both his harvests. The chance of a successive failure of both harvests is so remote as scarcely to need notice. If such failure should occur on any large scale, it would be a calamity so grievous as to call for every kind of State relief, and the remission of advances would have to form a part of such relief." p. 180.

Rate of Interest Charged.—Mr. A. O. Hume says:

"The agriculturist can well afford to pay nine per cent. for any money he wants. It is to him what money at three per cent. would be to a farmer at home."*

Government, borrowing at 3 per cent., probably need charge only 6¼ per cent., one anna in the rupee a year, which would meet working expenses.

Details of Management.—Mr. Harington says:—

"I do not think that there would be much use, at the present stage of affairs, in elaborating further details as to the precise mode in which the agents employed, whether landowners and their establishments, or Government officers should work. The requirements of the different provinces, and districts vary so widely as to make it impossible to devise machinery of general applicability. My object is rather to

* *Agricultural Reform.*

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establish principles and to indicate the means by which they may be carried into action, than to fill in minute details which only local experts can supply. There is a time for everything, and the time for elaborating details does not come till the fight over principles has been fought and won." p. 179.

LAND IMPROVEMENT LOANS ACT AND AGRICULTURISTS' LOANS.

The former, Act 19 of 1883, and the latter, Act 12 of 1884, are steps in this direction. The advances in the Madras Presidency, as given in the Administration Report for 1896-97, show that their operations have been very limited. The sum of Rs. 1,74,118 was advanced under the Land Improvement Loans Act, and Rs. 9,160 under the Agriculturists' Loans Act. p. 18.

There are two main reasons for this limitation. Mr. Nicholson combats "the amiable delusion" that the "ryots thirst for cheap capital in order to pour it upon the soil." He says :—

"The Indian ryot is not more heedful or eager for agricultural development than his European confrére, and direct land and agricultural improvement is the last thing for which credit is sought in Europe." Vol. I, p. 16.

Loans, "very generally, are for maintenance and cultivation expenses." "In many villages the bulk of the small ryots anticipate their crops, borrowing grain for seed and maintenance in the cultivation season, and repaying the advance out of the crop at harvest."*

The loans therefore cannot be widely useful so long as the objects for which they are "very generally" wanted are excluded.

But there are other reasons for the few applications, which are thus summarized by Sir H. S. Cunningham :—

"The cause of the failure of the system has been considered by the Famine Commissioners, and according to them, is to be explained by various defects in the existing organization, by the obstacles created by inefficient native officials, to whom such grants give extra trouble ; by the delays, expense and troublesome formalities accompanying the grant, by the charge of interest, the small number of years over which the repayments are spread, the early date at which they commence, and the rigid rules as to punctual repayment."†

Sir H. S. Cunningham adds :—

"The remedy for which this state of things appears to call is the creation of a department whose special business it should be to supervise and assist the agricultural and industrial development of the country." p. 240.

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* Mr. Nicholson's Report, Vol. I, p. 18. † *British India and its Rulers*, p. 239.

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The *Madras Mail*, (April 2, 1898) reviewing Mr. Nicholson's speech, makes the same recommendation :—

"As we have often urged on more than one occasion, if State-aided agricultural loans and agricultural credit are to be developed satisfactorily, they must be placed under a special department or organization, preferably, a branch of the Settlement, Agriculture and Land Records Department. The present ill-defined system, or, rather want of system, is as unsound in its working as it is unpopular with the ryots."

AGRICULTURAL BANKS COMMITTEE.

Government has wisely determined to have the Agricultural Banks question thoroughly threshed out by a Committee formed of experts from the different Presidencies.

As already mentioned, Mr. Nicholson's own Report seems to the writer to settle the question of the practicability of his scheme. It is a mine of useful information and should be carefully studied.

Another important document is the decision of the Home Government with reference to Sir William Wedderburn's scheme of Agricultural Banks. The reply of the Hon. H. E. M. James is quoted at page 28. The writer wrote to Mr. James and asked where the objections raised by the Secretary of State were to be found. He gave the reference to the Parliamentary Paper No. 360, issued by the India Office, September 9th, 1897. The writer applied for a copy at the India Office, but was informed, that it was out of print.

The writer believes that the plan of Sir W. Wedderburn was mainly wrecked because he expected Government to finance the banks. *The Hindu* says :

"One other point to which we earnestly draw the attention of His Excellency Lord Curzon is the necessity for the Government guaranteeing the credit of the proposed banks. Unless this is done, we fear, the proposed scheme will prove once more a melancholy failure." Dec. 6, 1900.

The accuracy of this forecast is undoubted, but it is equally certain that Government will refuse to guarantee the credit of the Banks. It could not do so unless it controlled the management, involving an untold amount of labour and responsibility.

Instead of an untried scheme, confessedly attended with grave difficulties, the earnest attention of the Committee is invited to the proposal of Mr. Harington, which is suited to the genius of the people, which has been tested many centuries, and for which the machinery is already available.

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Mr. Harington states the case in a nutshell :—

"Government can borrow money more cheaply than any one else, if capital has to be raised by borrowing, and it alone would seek to make no profit out of the transaction, but merely to pay working expenses and secure itself against loss."

As already mentioned, his scheme is found in the 76th Volume of the *Calcutta Review*, but an abstract is given in the preceding pages.

Mr. Nicholson's Report is invaluable as a chart showing the rocks and shoals ahead, enabling the vessel of the State to be safely steered through an intricate passage.

A careful enquiry should first be made into the working of the Land Improvement Loans Act and Agriculturists' Loans Act to see what causes have interfered with their usefulness. The system of advances for opium cultivation should also be considered. What is wanted is a Consolidated Act, including former provisions, but adding advances for cultivation expenses. There should be a scheme for the restoration of the old system, guarding against its abuses, and giving all needful details.

Ryots in Debt.—One great difficulty is that many ryots are already deeply in debt to money-lenders, who will use every effort to prevent them from availing themselves of the Government terms. Still, the Government offer will tend to moderate the demands of money-lenders. Where the liabilities are not great, they might be taken over by Government.

The measure at first might be tried only in a few selected districts, and gradually extended, with modifications, if necessary.

Lord Mayo on Takavi Advances.

This section may conclude with the words of Lord Mayo, as given in his Life by Sir W. W. Hunter:

"The Government has always, at least by its legislation, recognised this duty. The system of giving advances of public money, called *takávi*, has prevailed more or less since 1793 up to the present time. The security is complete; the land is responsible for the repayment. This system is identical with that which has been carried out in England and Ireland by means of the Land Improvement Acts. We are satisfied that the principle may receive a wider development than has hitherto been given to it."

ORGANIZATION OF A SEPARATE AGRICULTURAL DEPARTMENT.

The Indian Government is a compound of enlightened liberality, worthy of a great empire, and of a "penny wise and

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pound foolish" economy. The Trigonometrical and Geological Surveys, the Irrigation Works, the greatest in the world, illustrate the former; its treatment of Agriculture, the latter.

The Land Revenue of the British Government the largest in the World.—The Government of India is the proprietor of a magnificent estate of 964,993 square miles or 617,595,520 acres. Complete returns do not exist for the whole, but the Statistical Atlas for India gives 220 million acres as cultivated or cultivable, 47 millions as covered with forests, and 116 millions as uncultivable. By the Permanent Settlement, Government gave, in perpetual lease on most unfavourable terms, many millions of its richest lands; but, with few exceptions, the remainder is held on leases not exceeding a term of thirty years. In 1895-96 before it was seriously affected by famine, the Land Revenue was Rx. 26,200,955.

Government Expenditure on Agriculture Proper.—This amount was shown by the Hon. F. A. Nicholson in the Viceroy's Council Chamber during the Budget Debate of 1898. He found 97 lakhs devoted to Land Revenue and 5 lakhs or Rx. 50,000, to Agriculture proper. His principal remarks are quoted below:

The Departments on their purely agricultural side have been starved; it is only throwing money away to spend a few thousands here and there and now and then; liberal continuous supplies of funds are necessary if the Departments are to be more than a mere *nominis umbra;*

"It is difficult to disentangle from the accounts the sums spent on, or available for, Agriculture proper as defined above. In the yellow book for 1896-97 about 102 lakhs are shown against Land Records and Agriculture, but this large sum was evidently spent almost entirely on Land Records, since 97 lakhs are shown as District charges, as we know that this means merely the cost of the village Accountants and Inspecting Staff who have nothing to do with Agriculture proper but only with accounts and statistics: much of the remainder went in salaries and miscellaneous charges of the Land Record officers. If we add together the cost of two or three Agricultural Colleges shown under Education, a certain moderate proportion of the salary of Land Record officers, such small portion of the expenditure on the Civil Veterinary Department as affects cattle as distinct from horses, which have practically nothing to do with Agriculture, and the sum of about 1½ lakhs shown in the accounts under 'Experimental cultivation' we shall probably account for the whole amount spent in India on Agriculture proper.

"I think that the Council will agree with me that the provision in the Budget for Agriculture is wholly insufficient, and that the needs in this respect of a vast agricultural Empire demand far larger funds.

Well might Mr. Nicholson use the epithet "**starved**" to express the treatment of Agriculture by the Government with the largest Land Revenue in the world.

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Recommendation of the Famine Commission.—Section 135 of the Report says:

"A Director of Agriculture should be appointed for each Province as executive head of the Department, chosen for his knowledge of the condition of the people, and particularly of the agricultural classes. He would directly control the special statistical officers and would be the adviser of the Local Government in all matters relating to agriculture and statistics. In ordinary times he should discharge these duties and superintend all measures designed to improve the agriculture of the country, and in times of famine he would be the officer responsible for warning the Government as to the agricultural outlook and for preparing such a forecast as should guide it in issuing instructions and setting on foot measures of relief. A corresponding officer should perform analogous duties under the Government of India, assisting it in its dealings with the Local Governments in the Agricultural Department and in the supervision of the Local Directors of Agriculture. All these officials and a certain proportion of the special officers in each district should have been prepared for their duties by a technical training in scientific and practical agriculture."

Hon. F. A. Nicholson on the need of an efficient Agricultural Department.—In his Budget speech he said:—

"Now I venture to call to the recollection of the Council the opinion of His Excellency the late Lord Mayo when announcing in 1870 his intention of forming an Imperial Department of Agriculture. I am not able to give his very words, but he declared that Indian agriculture was in a primitive and backward condition; that it could not be doubted that when Western science was brought to bear upon it, the results would be as great as in Europe, and that the work performed by the Agricultural Societies in Europe must be done in India by the Government or not at all. The Famine Commission of 1880 followed suit, and since that time we have had numerous Conferences, Committees, Reports, and Resolutions all adopting similar views. I venture to follow this strong body of opinion, and to assert that an efficient Department of Agriculture in each province well and continuously supplied with funds to work out a continuous policy of research experiment, instruction and assistance, and that not for a year or two but for generations to come, is an absolute necessity for Agricultural improvement, and, further, that agricultural improvement is, in India, the only sound basis of financial and economic stability. As a Tamil proverb has it, 'The ryot's goad is the ruler's sceptre.'

A Director-General of Agriculture Sanctioned.—After a delay of twenty years, this recommendation is to be carried out. Inquiry is now being made for a competent officer.

Separation of Agriculture from Revenue desirable.—Attached to the Government of India, the same officer is Secretary of the *Revenue and Agricultural Department.* Thacker's *Indian Directory* thus summarises its duties:

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"BRANCHES OF PUBLIC BUSINESS.—*Land Revenue, including Settlements and Takavi Advances—Surveys, excepting Marine—Agriculture, and Horticulture, including Fibres and Silk—Horse-breeding and Agricultural Stock and Fisheries—Minerals—Meteorology—Famine—Emigration,—Museums and Exhibitions—Archæology—Satistics—Forests—Patents—Cinchona—Weights and Measures.*"

There are the following sub-agencies :

Director of Land Records and Agriculture, with three Assistants and Clerks.

Inspector-General of Forests, and Forest Branch.

Agricultural Chemist and Assistant.

Reporter on Economic Products.

It is utterly impossible to expect under such circumstance that agriculture should receive adequate attention.

Hon. F. A. Nicholson's meaning of an "Agricultural Department." In his Budget speech he said :

"I mean by a Department of Agriculture a Department dealing completely with the second of the three classes of duties mentioned by the Government of India in 1881, viz., 'the general improvement of Indian Agriculture, with the view of increasing the food supply and general resources of the people.' I do not mean the Departments in their record and statistical branch, or in their work in organising famine relief, but I mean their duties in examining the local conditions and limitations of agricultural practice, in research and experiment in the fields, and in experimental farms, in examining and dealing with disease in crops and cattle, in fostering better farm practice ; in encouraging popular agricultural education, in assisting the spread of associated rural credit."

A COMPLETE AGRICULTURAL SURVEY THE FIRST DUTY OF THE DEPARTMENT.

Lord Mayo cautions us against telling the ryot to do things which he has been doing for centuries, or telling him to do things which he has no means of doing. A leading feature of the Famine Commission Report is the stress laid upon obtaining full and reliable information. The absence of this has been the cause of most failures.

Perhaps the first desideratum is a full and correct account of the indigenous agriculture. It is necessary to know this accurately, to retain in it whatever is valuable, and to decide what improvements can best be introduced. It should be obtained for each important nationality, and as complete as the Geological Survey.

The following remarks by Mr. Hume with regard to superstitious practices of ryots apply to every part of India. After giving the ryots credit, in many respects, he adds :—

"On the other hand, we must not over-rate their knowledge ; it is wholly empirical, and is in many parts of the country, if not everywhere,

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greatly limited in its application by tradition and superstition. Innumerable quaint couplets, to which a certain reverence is attached, deal with agricultural matters. These, in Upper India at any rate, are true 'household words' amongst all tillers of the soil. These govern their actions to a great extent, and often lead them wrong against their better judgment. They take omens of all kinds to guide their choice of crops and other operations of husbandry, and though some few of the more intelligent only act upon the results of these divinations when they coincide with their own views, the masses are blindly guided by them.

"So, then, it is not only external disadvantages against which the Indian cultivator has to contend, it is not only that his knowledge is still in the primary experience stage, but that even this knowledge is often rendered of no avail by the traditions of an immemorial religion of agriculture.

"It is necessary to realise this (of which few Europeans ever even hear), as it is one great practical difficulty against which agricultural reform in India will have to contend." p. 6.

In the Appendix to his Pamphlet, Mr. Hume gives examples of the "quaint couplets" by which ryots in North India are mainly guided. One is reminded of the similar maxims in rhyme of our forefathers. The Madras Department has published *Tamil Sayings and Proverbs of Agriculture.* They should be collected and compared over the whole country.

The officers of the Agricultural Department should seek to gain a thorough acquaintance with the circumstances of the ryot; the difficulties he has to contend with, and how they may best be overcome. By kind sympathetic action in this direction, the happiness of the people might be greatly promoted.

Comparison of Indian Agriculture with that of China and Japan.

After the Director-General has gained a fair knowledge of Indian Agriculture, it should be his duty to make a careful survey of agriculture in the above two great countries, which are, like India, largely agricultural.

During visits to China the writer was told that the Chinese have treatises on agriculture. It is desirable that they should be examined.

THE DEVELOPMENT OF MANUFACTURES.

If improved agriculture is the *right* hand with which to fight famine, developed manufactures are the *left.*

Need of Developed Manufactures.—The Famine Commissioners begin this section of their Report by saying:—

"We have elsewhere expressed our opinion that at the root of much of the poverty of the people of India and of the risks to which they are

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exposed in seasons of scarcity, lies the unfortunate circumstance that agriculture forms almost the sole occupation of the mass of the population, and that no remedy for present evils can be complete, which does not include the introduction of a diversity of occupations, through which the surplus population may be drawn from agricultural pursuits, and led to find the means of subsistence in manufactures or some such support."

The Commissioners conclude by thus reiterating their opinion :—

"To whatever extent it is possible, however, the Government should give assistance to the development of industry in a legitimate manner, and without interfering with the free action of the general trading community, it being recognised that every new opening thus created attracts labour which would otherwise be employed to comparatively little purpose on the land, and thus set up a new barrier against the total prostration of the labour market which in the present condition of the population follows on every severe drought." p. 176.

Difficulties connected with Technical Education and the Development of Manufactures:—

It cannot be disguised, however, that it will require great knowledge and wisdom to avoid failure. Sir Alexander Arbuthnot, when Director of Public Instruction, remarked in reference to the Madras School of Arts, "It is no easy matter to determine what manufactures may be most usefully taught in an establishment of this description." The selection must differ to some extent in different provinces, according to the facilities or demand for each industry. Certain manufactures will succeed only under certain conditions. The richest iron ore may be abundant in a locality, but if materials for smelting it are not available within easy reach, it is practically valueless.

Even in England there are important unsettled problems with regard to Technical Education. Government appointed a Royal Commission, composed of some of the most competent men, who gave three years' inquiry to the subject. While their voluminous Report contains much valuable information,

"They have thought it wise in many cases to abstain from drawing any definite conclusions, feeling that experience alone can show the system of education which is best adapted to the various grades of persons engaged in industry in this country."

Sir Philip Magnus, after stating the above result, says :—

"In the teaching of industrial art we may be said to be still groping our way, and to have arrived at no definite conclusions.

"We cannot point to any country in Europe in which the problem we are trying to solve at home has found a thoroughly satisfactory solution."*

* *International Conference on Education. Section* B, p. 12. Lord Reay was Chairman of the Committee of Organization.

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It is not enough to say to the educated youth of India, "Turn to manufactures." They cannot be expected to *initiate* industries. They may reasonably ask in each district, "*How can we be best employed? Where can we get the necessary training?*"

Proposed Industrial Survey.—To enable the above questions to be answered satisfactorily, an Industrial Survey is absolutely necessary. This was suggested in 1872 by Dr. Forbes Watson of the India Museum. He explained it in a pamphlet entitled, "Industrial Survey of India." The following are a few extracts.

Dr. Watson thus points out the information needed:—

"It is intended in the following pages to direct attention, in the first place to the want of a really exhaustive and systematic knowledge of the various products of India in their raw and in their manufactured condition. There are certainly abundant materials for a general superficial knowledge of Indian products, but in order to render such knowledge really useful and applicable to trade and industry, much more precise and comprehensive information is required. Each kind of produce must be accurately described, the different varieties and species distinguished, the places and the methods of production ascertained, the commercial and industrial value investigated, and the question of supply and utilization discussed. And when all this is accomplished, provision must be made for rendering the knowledge easily accessible and available for immediate reference, not only by Government authorities, but by agriculturalists, manufacturers and men of business generally."

Dr. Watson next shows that this accurate knowledge would promote the influx of European capital:

"For the last half century it has been on all sides constantly urged, that no radical reform in the agricultural or industrial condition of India can take place without an influx of European capital and European enterprise, and it has often been made a matter of surprise that neither of them has been supplied by England in the amount which could have been utilized by a country of such vast natural resources as India. It has been considered remarkable, that a country under British rule, with full guarantees for the protection of life and property, has not attracted more of the superabundant capital and enterprise of England, although the means of communication have recently been so much extended. The reason is, that however important all the conditions just enumerated may be, there is a still more indispensable requirement which must be satisfied before private capital and skill will come forward without a Government guarantee. This requirement is such a precise knowledge of the industrial resources and of the conditions of production of the country as will allow of a reasonable forecast of the success of the enterprise."

Why the Government of India should not leave the work to private enterprise is thus shown:—

"Such a knowledge of the country, as is here demanded for India, is in Europe the accumulated result of the efforts of many successive

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generations, the work of legions of pioneers of enterprise, who pushing on from experiment to experiment, and from failure to failure, have revealed to the country by their final success the secret of its resources.

"The whole of the advanced portion of Europe is, in consequence of the development of commerce, covered by a network of private agency, the express purpose of which it is to indicate to the consumer the best sources of supply, and to offer to the producer the best means of realizing his products. A similar organization exists, of course, in India also, but only in a rudimentary state and restricted to some principal towns, and to a few of the principal staples, although no doubt it would grow in time by its own efforts."

"To shorten, however, in India, the period of preliminary trials, and unavoidable failures, and to hasten the advancement of the country appears to be in the power of the Government, which, although unable to take the place of individual enterprise, may promote inquiries which will facilitate its task. Public, as distinguished from private, action, assumes, therefore, in India much larger proportions than it does here, and it will be acknowledged that this has always been the admitted policy of the Government of India. Much has already been effected with respect to opening up the country by means of information. The trigonometrical, topographical, revenue, and geological surveys, have been undertaken on a scale of perhaps unprecedented magnitude. It remains to complete them by an industrial survey which shall take stock of all the various productions of the country—agricultural, forestal, pastoral, and mineral—of manufactures, of the localities of production, of the varieties, qualities, and values of produce, its supply, mode of distribution and consumption.

Dr. Watson further points out the benefits of the Survey in promoting internal commerce, and its political advantages as tending to raise up a middle class.

This admirable scheme was never carried out, owing to the opposition of the India Council. Sir Louis Mallet was the Permanent Under-Secretary at the India Office. The following quotation from him is given in the Famine Commission Report, App. I, page 135:—

"If there is any one thing which is wanting in an investigation of Indian problems, it is an approach to trustworthy and generally accepted facts. There is hardly a subject upon which the best authorities do not absolutely disagree as to the fundamental facts. I could mention the most startling instances, but they must be present to the minds of all of us. Now I am compelled to say that, since I have been connected with the India Office, I have found just as strong a repugnance to the adoption of any adequate measures for the collection of a comprehensive and well-digested set of facts as to the recognition of general principles. The only occasion upon which I had the misfortune of encountering the vehement opposition of some members of Council, for whose opinions and experience I have the most unfeigned respect, was in my advocacy of Dr. Forbes Watson's proposal for an Industrial Survey."

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Steps to be Taken.

The following measures seem necessary:

1. **The appointment of a Director-General of Commerce.**

According to Thacker's *Indian Directory*, the Secretary to the Government of India in the "Department of Finance and Commerce" has charge of the following:—

Branches of Public Business.—*The Public Accounts, including Estimates, Banks, Money Orders and Alienations of Revenue—The Public Expenditure—The Public Ways and Means, including Loans—The Public Funds—The Mints—The Paper Currency—Leave—Pay, Allowances, Pensions and Gratuities of Public Offices—Assessed Taxes—Excise—Opium, Salt—Customs, Stamps—Post Office—Commerce—Merchant Shipping—Stores from Europe—Ports and Port Dues, Lighting and Pilot Services of Customs.*

There are, of course, subordinate officers; but it is utterly impossible for one man adequately to supervise so many branches. Every well organized state in Europe has its Minister of Commerce. *The Times*, weekly edition, June 24th, 1898, says that "an Imperial decree has been issued in China sanctioning the creation of the Office of Minister of Trade." Perhaps, the Government of India may be led to follow her example. A little consideration will show the need of permanent officers to superintend technical education and the development of manufactures. Specialists are required to conduct the inquiry, and the same men must watch over the carrying out of the proposals.

Besides a Director-General, a Member of the Viceroy's Council, it is very desirable to have Provincial Directors.

The Government of India has already two officers who render most essential service under the head of Commerce. Mr. J. E. O'Conor, C.I.E., Director-General of Statistics, and Dr. George Watt, C.I.E., Reporter on Economic Products to the Government of India, author of a *Dictionary of the Economic Products of India, &c.*

2. **An Industrial Survey.**

3. **A complete scheme of Commercial and Technical Education.**

The second has already been noticed; the third is taken up under "Educational Reform."

At Glasgow Lord Rosebery, lately expressed the opinion that the Twentieth Century would be "a period of keen and almost fierce international competition." "The nation must become more business-like and thorough as warriors, merchants, and statesmen." This is an additional call to effort on behalf of India.

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IRRIGATION WORKS.

As already mentioned, the Irrigation works constructed by the British Government are the greatest in the world, and noble monuments of its rule. While they should be pushed forward to the utmost, there are limits to their extension. There must be a supply of water before it can be used for irrigation. The great bulk of Government expenditure on such works has been remunerative, but in some cases it has been useless.

Lord Curzon, not long ago, stated the case fully. It is agreed to have an Exhaustive Survey as to the capabilities of their extension. Further remarks are therefore unnecessary.

RELIEF OF CONGESTED DISTRICTS BY EMIGRATION

Government has already Emigration Agents to protect labourers in tea districts and emigrants to colonies. Though useful in their place, the relief thus afforded is totally inadequate. Emigration is required on a far larger scale.

Sir W. W. Hunter says :—

"The poverty of certain parts of India is the direct and inevitable result of the over-population of those parts of India."

France is a fertile country, but the population is only about 180 to the square mile. There are districts in India with 800 to the square mile. As Sir William Hunter remarks :—

"If we allow four persons to each peasant family, we find 24 millions of human beings struggling to live off the produce of 15 millions acres, just over half an acre apiece. The Indian soil cannot support that struggle." *

The remedy is plain. Sir William Hunter says :—

"Natives must equalize the pressure on the soil by distributing themselves more equally over the country. There is plenty of fertile land in India still awaiting the plough. The Indian husbandman must learn to mobilize himself, and to migrate from the overcrowded provinces to the underpeopled ones." †

Assam, with 50,000 square miles, has only 5½ millions of inhabitants; Bengal has 71 millions of inhabitants, while Burma, as large, has less than 8 millions. There are also scattered uncultivated, but cultivable, tracts in other provinces.

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* *England's Works in India*, p. 62. † *Ibid*, p. 136.

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From ignorant fear and want of energy, the great bulk of the people are unwilling to leave their own province. The dislike to it would be largely obviated if a number of families could be induced to go together. Difficulties about marriage would thus be settled.

An officer of experience and ability should be placed on special duty to collect details about congested districts and waste land available for settlements. A separate Department is even necessary. Some measure of this kind is urgently required.

Full detailed information of the land available should be published both in English and the Vernacular, and widely circulated. Noblemen, like the Maharaja of Darbhangah and other Zemindars, might get colonies led out from congested portions of their lands.

Very favourable terms ought at first to be allowed to the emigrants.

The Maharaja of Durbhangah lately, I believe, visited Assam with the above object in view.

SUGGESTED MEMBERS OF THE FAMINE COMMISSION.

The composition of the Famine Commission is of very great importance. It should command the confidence of the people. The Welby Commission may, in one respect, be taken as a guide. Included among its members were Sir William Wedderburn, Mr. W. S. Caine, and Mr. Dadabhai Naoroji.

The writer's knowledge of the members of the Indian Civil Service, is very imperfect; but a few names may be mentioned for consideration. Hon. F. A. Nicholson, C.I.E., Mr. A. H. F. Fraser, C.S.I., Mr. J. E. O'Conor, C.I.E., Dr. George Watt, C.I.E.

Sir Edward C. Buck, if available, would be a very useful member.

A home agriculturist, of the standing of the late Sir James Caird, should be secured, if possible. A commercial member, like Sir James Lyle Mackay, would be very valuable.

Mr. Samuel Smith, M.P., has long taken a warm interest in India. If he could come out, he would represent the Indian Parliamentary Committee, and his mercantile knowledge would be useful.

The Hon. M. G. Ranade, C.I.E., Bombay High Court Judge, and Mr. R. C. Dutt, C.I.E., might be among the Indian members.

A good deal would depend upon the selection of the President and Secretary. General Strachey and Sir C. A. Elliott, contributed greatly to the success of the first Commission.

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EDUCATIONAL REFORM.*

"India in Transition."—Education is one of the most important and difficult questions that can engage the attention of Government. Lord Lytton spoke of the change now going on in India as "the greatest and most momentous revolution—at once social, moral, religious and political—which perhaps the world has ever witnessed."

In this revolution, one of the principal factors is education. Lord Northbrook remarked, in a Convocation Address: "It would be bold in me to venture to give any authoritative opinion upon the effects of the spread of education in India." A well-directed system of education would prove one of the greatest safeguards to "India in Transition;" it might be made a powerful agency for elevating the people materially, socially, morally, and religiously. On the other hand, if ill-judged, it will lose half its value, or even, in some respects, become positively injurious. It is possible to raise up an intellectual proletariat, miserable themselves, and a source of danger to the State.

Educational Progress in India.—The remarks of Macaulay, with regard to Europe in the Middle Ages, apply with still greater force to ancient India: "We see the multitudes sunk in brutal ignorance, while the studious few are engaged in acquiring what did not deserve the name of knowledge." The "nine gems" at the court of Vikramaditya were only like a few stars in the dark night.

With regard to the Muhammadan period, Sir W. Hunter says:—

"No Mughal emperor ever conceived the idea of giving public instruction as a State duty to all his subjects. He might raise a marble mosque in honour of God and himself, lavish millions on a favourite lady's tomb, or grant lands to learned men of his own religion; but the task of educating the whole Indian people, rich and poor, of whatever race, or caste, or creed, was never attempted."

When the first Protestant Missionaries landed at Tranquebar in 1706, the establishment of schools was one of their earliest efforts, and ever since education has occupied a prominent place in their operations. In ancient India, in very rare cases, a pandit might teach his wife or daughter, like Ramabai in modern times; but Missionaries may be called the pioneers of female education.

* The writer has discussed this question at some length in a letter addressed to the Viceroy. 8vo. 56 pp. Sold by Mr. A. T. Scott, Madras, 3 As. Post-free, 4 As. It is freely quoted in the following remarks.

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The British Government has gradually taken an increasing share in education.

Warren Hastings established the Calcutta Madrassa, or Muhammadan College, in 1781, which was followed in 1792 by the Sanskrit College, Benares. The Poona College was founded in 1821. On the renewal of the East India Company's Charter in 1813, a clause was inserted requiring not less than a lakh of rupees to be spent every year in the diffusion of knowledge. It was not, however, till 1823 that a General Committee of Public Instruction was appointed in Bengal. In 1826 Sir Thomas Munro established a similar Board for the Madras Presidency. Schools were gradually opened. In 1830 Dr. Duff, commenced an Institution in Calcutta in which English was taught. Till that time Sanskrit and Arabic had received chief attention in Government Colleges. Macaulay, then in Calcutta, adopted the views of Dr. Duff with regard to the importance of English, and Lord William Bentinck issued an order recommending English education. At the same time, it was allowed that elementary education should be in the vernacular languages.

The Despatch of Sir Charles Wood in 1854 marks an important epoch in Indian education. Complete Educational Departments were to be organised, and a national system to be commenced. In 1857, amid the tumult of the Mutiny, the Universities of Calcutta, Madras, and Bombay were founded, to which the Punjab University was added in 1882, and the Allahabad University in 1887.

At present there are about 20,000 College students, while Secondary and Primary Schools are attended by upwards of 4 millions of pupils.

There has been improvement in *quality* as well as in the *numbers under instruction.*

For about half a century literature and mathematics constituted nearly the sum total of the teaching in Government Colleges in India. This was but natural. The stream cannot be expected to rise higher than its source. Most of the Professors were Oxford or Cambridge graduates, and sought to impart to the youth of India such an education as they had themselves received. Some modifications were necessary. English literature was substituted for that of Greece and Rome.

After a long struggle, Natural Science gained an entrance into the curricula of the Indian Universities. At present, in some cases, it is, perhaps, overdone. The Madras University requires for the Matriculation Standard a knowledge of "(*a*) *Elements of Physics* (*b*) *Elements of Chemistry*"—two difficult subjects which might well be postponed.

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THE EDUCATIONAL NEEDS OF INDIA.

While it is cheerfully admitted that many educational improvements have gradually been introduced, it is equally certain that very much remains to be done. Guizot says: "The idea of progress, of development, appears to me the fundamental idea contained in the word civilization." This general principle will be admitted. The question is, In which directions is reform specially needed? The measures recommended have often been stated before and some progress has been made; but sufficient remains to require their being brought forward again and again.

It is very desirable that education should be viewed from different standpoints. In India the intense competition caused by the University Examinations, tends, both on the part of teachers and students, to make "passing" the grand aim in education. Government will rather consider how far the course of instruction is fitted to promote the well-being of the people.

The following points will be considered:

I. Want of sufficient adaptation to India.

II. Undue craving at present for Government Office and the Bar.

III. The Development of Agricultural, Commercial, and Technical Education.

IV. Instruction in Political Economy and Morals.

Each of these will be noticed in turn.

I. Want of Sufficient Adaptation to India.

That "Readers" should be adapted to India, is an idea which seems never to have dawned upon the minds of some educationists in this country. In English schools they use the same "Readers" as if they were still within sight of the Grampians or with in sound of Bow Bells.

An Indian student may pass through the entire course in some schools, and never read a word about female education, the crying need of India. Self-help, the dignity of labour, the encouragement of thrift instead of the inveterate tendency to run into debt, are other subjects requiring special attention in India. Political economy is taught by means of English text-books, not dealing with Indian problems. Its aimless general character robs education of half its value.

When Lord Northbrook and Sir George Campbell, intelligent, thoughtful men, visited certain schools in India, few things struck them more forcibly than the want of adaptation in the text-books to the country.

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This was brought forward by Lord Northbrook in a Resolution, dated March 20th, 1873, which called forth the following remarks in *The Hindu Patriot*:

"The books which are now in fashion have been designed especially for English youths, with rosy cheeks, fireside associations, and Christmas memories, and for more reasons than one, they are utterly unsuited to Bengali lads who have not perhaps commenced their teens." May 19th, 1873.

The Report of the Education Commission has the following remarks on the use of such books in this country:—

"Adapted or unadapted, the books that are most suitable, because conveying the most familiar ideas, to English children, are most unsuitable to natives of India. Though often compelled to read about such things, the Indian learner knows nothing of hedge-rows, and birds-nesting, hay-making, being naughty, and standing in a corner." p. 346.

Sir John Strachey thus pointed out the crying defect of many Indian Schools and Colleges:

"These institutions give, in the English language, a more or less good imitation of the purely scholastic part of an ordinary English education, but the young men of India learn in them almost nothing about their own country, or about the Government under which they live, and, least of all, are they taught to be good and loyal citizens."

The Times says in an editorial:

"There has been more zeal than wisdom, more eagerness to imitate English models than to give the education really needed by the Natives." (August 31st, 1897).

The same want of adaptation is seen in female education in another form. Years ago Pundit Sivanath Sastri made the following complaint regarding female education in Bengal:—

"There is another evil from which these schools suffer. Nobody seems to have spent a particle of thought on the system of education to be followed in these schools. In the absence of thoughtful guidance, the system pursued in boys' schools is blindly followed; and much that is useless to the girls is taught at the neglect of subjects that would be more profitable to these feminine learners."

The evil is not confined to Bengal and still exists. The ordinary Reading Books for Boys' Schools have been generally used in Girls' Schools. Those in charge of them do not seem to feel the need of any others: they are not used when offered.

Notwithstanding the repeated condemnation of the use of Home Readers, they are still found in some of the largest schools. All this arises from what Bishop Tucker describes as

"That deep-rooted tendency which there is in the Anglo-Saxon character to Anglicise everything with which it comes in contact."

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Intellectual unfitness is not the worst charge against Home Readers. It has been said, "**Whatever you would put into the life of a nation, put into its Schools.**" By a well-devised course of instruction, it is practicable, in some measure, to mould the character of a nation. The process, it is true, will be slow, but it will tell in the end. To the foregoing may be added, "**Whatever you would put into schools, put into the school books.**"

Instead of desultory lessons, having little or no bearing upon conduct, they might be skilfully adapted to promote the material, social, moral, and religious elevation of the people of India. All this is sacrificed by the use of Home Readers.

Attempts have been made, with more or less success, to prepare "Readers" adapted to India. This is the only satisfactory course. The task, however, is difficult, and progress can only be gradual.

II. Undue Craving at present for Government Office and the Bar.

A "stool in a Government Office" or a lawyer's gown, are at present the great objects of ambition among Indian students.

It was at first a necessity for Government to establish Colleges to provide educated officers. As the students were comparatively few, most of them, on the completion of their course, obtained good appointments. Now, however, the case is different.

Some time ago, at the distribution of prizes at the Presidency College, Madras, the late Mr. Justice Muthusami Aiyer, who presided, said:

"When I left the college 32 years ago, there were about 75 highly educated men, whose attainments may be said to be co-extensive with those of our graduates. At present there are upwards of 1,500 B. A's, besides 17,000 undergraduates and matriculates."

Petty shopkeepers, mechanics, peons, and domestic servants, are now making great efforts to get an English education for some of their children in the hope that they will obtain Government appointments. The supply already far exceeds the demand. The country is being filled with imperfectly educated young men, who yet think it beneath their dignity to engage in industrial employments. Unless a change take place, men of this class will become an intolerable burden upon their relatives, while they lead miserable lives themselves. Years ago the late Hon. J. B. Norton, of Madras, said:

"This reliance upon Government, and seeking after its employ, to the exclusion of all other legitimate and honourable means of obtaining a livelihood, has to the present moment been the principal bane and curse of Native society."

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The English Schools and Colleges furnish an army of candidates more than six hundred thousand strong, and daily receiving accessions to its ranks.

The craving extends, more or less, even to vernacular schools. Mr. Nesfield, Inspector of Schools, Oudh, says that he was once present at a "large gathering of pupils from primary schools. The Deputy Commissioner asked them why they came to school at all. Fifty voices answered at once, *to get employment.* He then asked, What employment? and the answer immediately was, *Government.* The desire to obtain employment, and thus escape from the paternal plough or workshop, is almost universal among our vernacular students," &c.

Lord Curzon, addressing Trevandrum students, said:

"Don't follow each other like a flock of sheep, which always go through the same opening in a hedge. The hedge of public duty is capable of being pierced in a great many places, and the man who wants to get to the other side will waste a lot of precious time if he waits for his turn in the crowd that is trying to scramble through a single aperture."

"Take therefore a line to yourselves; get out of the rut. Your whole life is not summed up in office or in law courts."

Similar advice was given by the late Maharaja of Travancore. Referring to ten thousand boys in the schools of that State, he said:

"Almost without exception, all these, I suspect, look to Government employment.

"If our Government must provide for all the youths that receive education, our public offices will have to be extended miles, and public salaries to be increased by thousands of rupees, and after all to entertain a host of discontented, disobedient, and sometimes troublesome young men. The sooner the idea that Government employment is the *Ultima Thule* of education is scooped out of the heads of our youths, the better."

Even in the Punjab, where English education is comparatively new, a warning is given:

"The large increase in the ranks of the educated unemployed—is a problem which has caused and is still causing great anxiety to all sincerely interested in the good of the country."

Spain is one of the least prosperous countries of Europe. One of the reasons is the following:

"The same complaint is raised as in India that educated men overcrowd the professions and Government service rather than devote themselves to industries and commerce, whereby the best possible use might be made of the country's great natural resources."

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The same remark applies to Greece:

"This general instruction is out of all relation to the real needs of the country, and excites in young men an ambition impossible to gratify. The majority of young men conceive it a disgrace to follow their fathers' professions—generally manual, and therefore regarded as degrading."

In 1877, Sir Richard Temple, in his last Report as Lieutenant-Governor of Bengal, said:

"It is melancholy to see men who once appeared to receive their honours in the University Convocation, now applying for some lowly-paid appointment, almost begging from office to office, from department to department, or struggling for the practice of a petty practitioner, and after all this returning, baffled and disheartened, to a poverty-stricken home, and then to reflect how far happier their lot might have been had they while at school or college been able to move in a healthier atmosphere of thought and freer walk of life. Nevertheless, with these examples before their eyes, hundreds, perhaps thousands of young men, persist in embarking on the same course which can only lead to the same ending. And one reason, among several reasons, is this, that they still dread and dislike the thought of manual labour, even though it be accompanied with mental training. This unhappy prejudice though not perhaps avowed nor even admitted, is palpably existent and banefully influential."

Sir George Birdwood, while allowing that among vernacular editors "there are men who would distinguish themselves anywhere," makes the following remarks regarding others:

"We have educated the country beyond its needs, and its capacity for providing for educated men, and yearly the ranks of the educated are swollen by thousands, but there is as yet no livelihood for them. There is nothing left for the educated native so perfectly congenial to him as an educated man as the native press, and he becomes the editor and probably the proprietor of a vernacular newspaper. He is a discontented soured man to begin with, and we have educated him in the manner best calculated to perfect and point the expression of discontent." *

Educated men in India, who should be "Captains of Industry," are candidates for Government office or swelling the ranks of briefless lawyers. Among such there must be "ever-increasing poverty."

The Chief Remedy.—This was pointed out by Lord George Hamilton in his Budget Speech of 1897:

"Is it impossible to so alter the current and tendency of the education we give as to associate it with objects of a practical and

* *Journal of the Society of Arts*, March 23, 1877.

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technical character, by which India's latent resources might be developed, her industries multiplied, and her productive power extended?"

On the occasion of Sir William Wedderburn's motion in Parliament this year, a pledge was given by the Secretary of State that Technical and Industrial Education would be extended. Even in England the same want is being felt. The Duke of Devonshire, at the opening of a Science School, remarked:

"We have been prominent in advocating what is called the cause of technical education, have been seeking not only to extend the area of education, but in many respects to alter its direction, and to give to it a more practical character, and one which may, we think, be of more advantage to the people of this country."

Sir John Gorst, Vice-President of the Committee of Council of Education, said lately at Bristol:

"He believed no one could render at this moment a higher service to the country than by securing the advancement of Technical Education."

III. The Development of Agricultural, Commercial, and Technical Education.

While the employment of some persons in public offices is useful to the whole community, their number ought not to be in excess of what is wanted. An English merchant, addressing some Madras students, said:

"Does it never occur to you that to depend for your livelihood on a salary drawn out of the taxes paid by your countrymen cannot add to the wealth or prosperity of your country?"

Men in public offices and lawyers are *consumers*, not *producers*, and their undue multiplication can only increase the poverty of the country.

Agricultural Education.

With eighty per cent. of the population dependent upon the soil, their education is of great importance. Mr. Robertson, formerly connected with the Madras Agricultural Department, expressed the opinion that developing the intelligence of the ryot lies at the root of all improvement.

In 1881 the Government of India pointed out "that no general advance in the agricultural system could be expected until the rural population had been so educated as to enable them to take a practical interest in agricultural progress and reform."*

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* *Proceedings of Agricultural Conferences*, p. 25.

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The Agricultural Conferences of 1893 and 1895-96 remark:

"As it would only be through, and by, the native community, that agricultural improvements could, on any important scale, be carried into the country, measures must be taken to secure their co-operation by a proper system of intelligent instruction in the schools."

The value of the education given to ryots will depend upon its character. The remark was made years ago, "Our present system of education tends to give the native youth a taste for a town, rather than a country life," . . . "the very thing which ought *not* to be done."

The subject of Agricultural Education has been receiving attention in England. The following remarks appeared in the *Athenæum* a few months ago:

"It may be noted that the recent deputation of the Agricultural Education Committee to the Duke of Devonshire was favourably received. Again, the Council of the Central and Associated Chambers of Agriculture devoted the whole time available for discussion at their last meeting to rural education, and ended by passing a resolution in favour of adapting the instruction in rural elementary schools to the requirements of country life.

At the discussion, Mr. Williams, a practical farmer, alluded to the object lessons given in the majority of village schools. They do not deal with matters agricultural. The cooper's shop, and shoemaker's shop, and a number of others are introduced to the pupils, but never the work of the farm.

"An excellent syllabus of simple lessons in rural economy has been submitted to the Education Department by the Agricultural Education Committee:"

A series of elementary text-books should be prepared, suitable for Primary Schools in rural districts.

Natural phenomena, as wind, rain, lightning; the formation of soil; the growth and structure of plants, would be excellent subjects for lessons.

While Indian ryots are thrifty, industrious, and show considerable skill, as Mr. A. O. Hume remarks, "their knowledge is wholly empirical, and is in many parts of the country, if not everywhere, greatly limited in its application by tradition and superstition." Favourable seasons for sowing, &c., are sometimes lost from the position of the planets being supposed to be adverse.

It seems practicable in Agricultural Schools to point out prevailing defects, and, in course of time, to bring about a change.

Besides ordinary education, Agricultural Schools and Colleges are required.

The great importance of the subject demands that it should receive special attention. One of the primary duties of the Director-General of Education would be a careful study of

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Agricultural Education throughout the civilized world, to see what course had best be adopted in India.

Agricultural Knowledge among Revenue Officers.—Sir Richard Temple says in a Minute on Agricultural Education in the Bombay Presidency:—

"One effective method of diffusing a knowledge of agriculture among the landholding classes is to ensure that our native Revenue officers and officials shall graduate in this science .... Or else it might be ordered that all officers and officials in the land revenue department must go through an agricultural course, the higher grades through the College course, the other grades through the school course. Further, as the system takes root, it will not be difficult to arrange that all headmen and village accountants shall pass some elementary examination in agriculture."

He adds:—

"The Natives themselves are awakening to a sense of the importance of improving agriculture, the staple industry of the country, and would willingly follow the guidance of the Government in this direction." pp. 153, 154.

Commercial Education.

There have been in England, for many years, what are called "Commercial Academies," for teaching writing, arithmetic, and book-keeping; but "Commercial Education" now includes a much wider range. In the East the "wide-awake" Japanese seem to have taken the lead in this department of education. In 1871, commercial schools were organised at all the great centres of the Empire. In the Tokio Higher Commercial School, "the students are all taught the every-day methods and forms of western business by actually practising them in a large room, in a make-believe way, as if genuine transactions were really being carried out. In one corner one finds a banking establishment. A side room is a custom house, and huge volumes of imports and exports enter and emerge from it, with clerks busy preparing bills of lading, others drawing bills of exchange, getting them accepted, and selling them to brokers, and so on, just as in actual commercial life.*"

The students are also taught "that uprightness and just dealing are absolutely necessary to the building up of a permanently successful business."

Only very small beginnings in commercial education have yet been made to India. The Director-General of Public Instruction should frame a complete scheme up to the times.

Christian Patriot, 1st Dec. 1900.

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Technical Education.

The importance of this and the difficulties connected with it, have already been mentioned.

Scheme for organising Agriculture, Commercial, and Technical Education on an efficient Scale.

The Appointment of a Director-General of Education.— During 1896-7, the total expenditure on Education amounted to Rx. 3,547,502. Such a large sum certainly deserves a few thousands more to see that it is judiciously spent. This is especially necessary with regard to education. In other departments money may simply be wasted by mismanagement; in the case of education it may raise up men a source of danger to the State.

The Provincial Directors are so much occupied with details, that it is impossible for them to watch the progress of Education throughout the civilised world, and see what improvements might be introduced. This would be one of the chief duties of the Director-General. Every year he should visit each province consulting with the Provincial Directors about plans and discussing proposed improvements.

It may be objected that there would be a clashing of authority. But the Director-General should only be able to *advise*. Wise suggestions, as a rule, would be adopted. However, if any Provincial Director framed rules contrary to the recognised principles of the Department, the case might be reported to Government.

The Director-General should be appointed as early as a suitable man can be obtained. It should be his duty to collect information and personally visit the countries in Europe and America having the best organised systems of Agricultural, Commercial, and Technical Education.

Invitation to Sir Philip Magnus to make an Educational Tour of India, in company with the Director-General.—Sir Philip is Educational Adviser to the London Polytechnic Council; he was a member of the Royal Commission on Technical Education; he is a member of the Technical Education Board of the London County Council. If circumstances permitted, he would probably accept an invitation from the Government of India to come out to advise Government after personal inspection. If he cannot come, the Duke of Devonshire might be asked to recommend some other eminent authority on the subject.

Sir Philip Magnus and the Director-General should be accompanied in their tour through each Province by the Provincial Director of Education. They would also consult any persons

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fitted to give them useful information. The scheme drafted would first be submitted to the Provincial Authorities. After suggestions from them and perhaps public criticism, it might be considered by the Supreme Government, and finally sanctioned by the Secretary of State.

UNIVERSITY TEXT BOOK ON POLITICAL ECONOMY ADAPTED TO INDIA.

Indian journalists, some of them graduates, as has been shown, stand in doubt whether railways "have not been the principal cause of the impoverishment of the Indian people," or "regard the increase of foreign trade as only indicating the growing material exhaustion" of India.

Mr. Dutt contrasts the diminution of the National Debt of Great Britain with the increase of the National Debt of India. He says:

"If the people of India had any voice in the management of their finances they would have opposed such increase in the National Debt; they would have tried to reduce it, as it has been reduced in England."

The Public Debt of England was contracted on account of wars. England spends no money on irrigation works or railways; the debt is therefore wisely reduced.

Mr. Dutt contrasts British Revenue *minus* Railway Receipts with Indian Revenue *plus* Railway Receipts.

If the Bloomsbury Meeting presented a faithful picture of the English administration of India, it is one of the vilest on earth. It is conducted by men guilty of "hypocrisy" and "continuous subterfuges," "in violation of acts and resolutions of the most solemn and repeated pledges of the British nation and Sovereign;" fattening upon the "ever-increasing poverty of the people;" the authors of all the "terrible misery," from which India has suffered during the century and a half of their rule; yet so pitiless that, in the year of grace 1897, threats of revolution and an appeal to the humanity and justice of the British people were necessary to put a stop, if possible, to the iniquity of their rule!

The Resolution, well characterised by *The Saturday Review* as "**blatant nonsense**", embodying such an opinion of the British Government of India, was passed "unanimously and with considerable enthusiasm" by men supposed to be the highest "product," of forty years' University education. It well affords food for serious reflection.

False patriotism and racial feeling are partly responsible for the above; but it is largely due to ignorance of the real facts of the case, arising from our defective system of education.

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It is true that the Indian Universities include Political Economy as an optional or compulsory subject in the higher examinations; but this is not enough. It is not taken up by the great majority of students, and the course is not sufficiently adapted to India. It should be *Indian* Political Economy, not merely dealing with theoretical questions, for which, as the *Athenæum* says in reviewing Nicholson's *Political Economy*, sensible men "would not give twopence."

The Educational Review referring to the above remark, says:

"The words undoubtedly point to a defect in the subject of Political Economy as taught in India. The fault lies not so much with the lecturers as with the fact that there exists no text-book on the subject of Political Economy as applied to India. As it is, our students study books, such as Fawcett's Manual of Political Economy which base all their illustrations on conditions as they exist in England—conditions which do not exist in India, and which, therefore, are unintelligible to the student. Even when the illustration has been carefully explained, there still remains the fact that the conditions on which the illustration is based do not appeal to the experience of the Indian student. What is wanted is a book which deals with the three agents of production, land, labour, and capital, as applied to India, and with such questions as the currency and the land tenures of India." *June*, 1898, pp. 248, 249.

Besides an elementary book, like *The Citizen of India*, for High Schools, a University Manual is required, dealing with such questions as Land Settlements, "Unearned Increment," the supposed "Balance of Trade," India's dealings with England, Railways, &c., with special reference to India.

To obtain such a work Government might offer a reward of Rs. 1000 for the best treatise, if the copyright remains with the author. If it is to become Government property, which is preferable, perhaps Rs. 5,000 should be offered.

The Universities would, no doubt, adopt it as a text-book.

MORAL INSTRUCTION.

Need of Moral Instruction Acknowledged.—Without moral principle, the best intellectual training may prove only an evil. Plato says, "Did you never observe the narrow intellect flashing from the keen eye of a clever rogue, how clearly his paltry soul sees the way to his end; he is the reverse of blind, but his keen sight is taken into the service of evil, and he is dangerous in proportion to his intelligence!"

This was early felt. Kerr, in his Review of Public Instruction in the Bengal Presidency, says:—

"The Court of Directors from an early period considered that the improvement of the moral character of the natives was one of the first

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objects to be aimed at, and directed that a Professor should be appointed to lecture on Jurisprudence and Morals, without having any other duty to perform." p. 62.

The same great duty is recognised in the Despatch of 1854. It is stated that one object of Government Education in India is to "raise the moral character of those who partake of its advantages."

Moral instruction was recommended by the Education Commission. The Report contains the following recommendations:

"8. That an attempt be made to prepare a moral text-book, based on fundamental principles of natural religion, such as may be taught in all Government and non-Government colleges.

"9. That the Principal or one of the Professors in each Government and Aided College deliver to each of the college classes in every session a series of lectures on the duties of a man and a citizen." p. 291.

The Report says further:

"Some of the witnesses in every province and some of every class, Native and European equally, have asserted that there is urgent need that the principles of morality should be definitely expounded. A review of the evidence seems to show that moral instruction may be introduced into the course of Government colleges without objection anywhere, and in some Provinces with strong popular approval." p. 295.

Present Neglect of Direct Moral Instruction.—The Education Commission Report says:

"In Government Colleges there has been no attempt at direct moral teaching. In them entire reliance has, as a rule, been placed on such opportunities for indirect moral lessons as are afforded by the study of the ordinary text-books and by the occurrences of ordinary academic life." *Report*, p. 294.

Dr. Martin, late Director of Public Instruction, Bengal, says in his last Report:

"The more one thinks of the present situation, the more one feels impressed with the truth of the conclusion that the policy of religious neutrality has been carried too far; that the present system of Godless training has been more destructive than constructive in its effect. It is sad that while the bare materialism and freethinking of the West have dispelled a mass of ignorance and superstition, they have at the same time created a feeling of scepticism and a spirit of utter irreverence which is sapping the very foundation of the moral side of a student's character. It is for this reason that some sort of religious instruction has been advocated, not, of course, of a sectarian character, but on the line of universal truths, with a cardinal idea of a Supreme Being controlling and regulating all our thoughts and actions."

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Currie justly remarks of moral instruction:

"So far from being left to take its chance in school, as it commonly is, being enforced in a fragmentary way and at irregular intervals, just as some accident may throw it in the way in the course of the reading lesson, it should be systematically provided for."

The Value of School Books in Education.—The importance of the teacher is recognised in the aphorism, "*As is the Master, so is the School.*" Some, however, disparage everything else. In a Bombay Convocation Address, it was said, "The way to secure true ethical instruction for students is to put them under good instructors, securing men of fine capacity and noble nature for the purpose." This is, unquestionably, the most effectual means, but such men are rare, and moral instruction must be indefinitely postponed if we are to wait for them.

Government rightly places the provision of efficient training schools and colleges for teachers in the forefront of the measures recommended. Still, this must be the work of time. Generations must probably pass away before India can be supplied with them.

While the training of teachers should be vigorously prosecuted, efforts should be made to utilize to the utmost those who are employed at present. Though few among them are men of "fine capacity and noble nature," on the other hand, it is hoped that there are few leading such lives as would make their teaching a moral class book mere mockery. Generally speaking, Government teachers rank with the fairly respectable class of society to which they belong. Though perhaps not animated, as a rule, by a high sense of duty, they may be regarded as desirous of giving satisfaction to their superiors, and willing to teach whatever is calculated to secure this object. Many are interested in the welfare of their pupils.

The Government of India, in a Letter on "Improvement in the System and Method of School and Collegiate Education," in December 1887, justly says:

"12. Although attention should be, in the first place, given to the provision of really competent teachers, example being better than precept in forming the tone of a boy's mind, still precept should not be overlooked."

Dr. Duff says in his *Missionary Addresses*: "'Give me,' says one, 'the songs of a country and I will let any one else make the laws of it.' 'Give me,' says another, 'the school books of a country, and I will let any one else make both its laws and its songs.'"

The question what books should be used in schools deserves special attention in India. An intelligent teacher, if compelled to use inferior class-books, will make up largely for their deficiencies

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by oral instruction. In India, however, except in a few cases, as Mr. Hodgson Pratt observes: "*The book is everything, for the masters cannot supply what it fails to give.*" But even with regard to the best teachers, it is desirable that oral instruction should be supplemented by the printed page.

Teachers themselves may be benefited by good text-books: they might insensibly be influenced by the spirit of a work like Smiles on *Duty*. Good school books would suggest to them texts on which they might enlarge, and without which the moral instruction would not be given.

The true view of the case is thus expressed by the Government of India, which some Educational Officers would do well to note:

"It believes that the careful selection and training of teachers provide the most effectual method of establishing a good moral tone in a school; but it also considers that the influence of the teacher may be greatly strengthened, and the interests of morality promoted by the use in schools of text-books having a direct bearing on conduct either by means of precept or example."*

The "Orders" of Government conclude as follows:—

"All that remains now to be done, in Bengal at all events, is to supplement this action of the University by providing for the lower grades of schools, and for each class in those grades, suitable text-books compiled on similar lines. Similar action in other provinces is equally called for, and accordingly the Governor-General in Council desires that each local Government and Administration should take this matter at once in hand, either by the appointment of a Committee, or by employing selected individuals, who need not necessarily be officials, or by the offer of suitable prizes, effect a revision of the existing Readers in the direction indicated above, or, where necessary, procure for use in schools an entirely new set of books compiled on these principles. His Excellency in Council will be glad to learn from time to time the progress made in each province in this undertaking." pp. 362, 363.

Moral Instruction through Poetry and Music.

While moral lessons in prose are advocated, the object of this section is to urge the value of music and verse as a means of imparting moral instruction in the most attractive form.

The Minutes of the Committee of Council on Education remark, "The songs of any people may be regarded as important means of forming an industrious, brave, loyal, and religious working class." Currie says:

"Every good song which is made familiar to a school is a pleasant and powerful source of influence over a large number, in behalf of the virtue or sentiment which it embodies."

* *Second Quinquennial Review*, p. 362.

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Outside the home circle, there is probably no power which affects the morality of children so much as songs and verse set to pleasing tunes.

Music is now recognized in the Educational Code of every enlightened nation in Europe and America, and it will gradually take a similar position in India.

To facilitate the teaching of vocal music in India, two small collections of "SONGS FOR GOVERNMENT SCHOOLS IN INDIA" have been published.* Some of the songs most popular with English children have been selected, and, through the kind help of American friends, several which are favourites in the United States have been included.

As far as materials are available and the principle of religious neutrality permits, an effort has been made to insert the songs which seem best suited to promote the moral elevation of India.

A few of the songs are simply amusing; some are lively marching songs; but most of them have a moral or religious purpose.

Many are intended to inspire family affection, truthfulness, honesty, perseverance, promptitude, kindness to animals, moral courage, loyalty, and other virtues.

The design in others is to bring before the young, in a pleasing form, the great truths of natural religion.

One great obstacle to the introduction of vocal music in Government Schools is that many of the teachers are unable to sing. In most large towns, however, there are means by which some of the principal tunes may be acquired. The difficulty will gradually be overcome. Singing should be taught in Normal Schools.

Even if not sung, committing the words to memory and reciting them simultaneously, with due expression, will be very useful. Children like this exercise, and need only encouragement.

One of the greatest educational wants of India is a collection, in each language, of simple poetry, of an improving tendency, set to popular tunes. Indian classical poetry, unintelligible without a commentary, is not what is wanted.

The influence of Government will be required to secure the introduction of music. It is commended to the attention of Directors of Public Instruction.

MORAL TEXT-BOOKS.

Previous remarks refer mainly to lessons on morals in the ordinary "Readers." For the higher classes special manuals are desirable.

* Sold by Mr. A. T. Scott, Tract Depôt, Madras, *Junior Division*, ½ Anna. *Senior Division*, 1 Anna.

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Several years ago Chambers's *Moral Class-Book* was used to some extent in India. The Preface states:

"The various virtues are described chiefly by narratives, in which individuals are shown as exemplifying them. To these have been added all those fables of Æsop and others which are most remarkable for their happy bearing on the important points of human conduct."

On these lines a useful *Moral Class-Book* for the highest class in elementary schools might be prepared.

Man and his Duties, a Moral Reader, by J. Sime, LL. D., C. I. E., Director of Public Instruction, Punjab, has reached a fifth edition.

The Preface says:

"It is fully understood that the home, the playground and the living influence of the teacher are the chief means of early moral discipline; but it is also believed that precept, especially if illustrated by example, can do some good in this direction."

"In this Moral Reader, a few simple moral principles are laid down, with lessons on the chief duties both to God and Man. In exhibiting the duties, examples of most of the higher human virtues are given, with copious extracts from great writers."

This work seems partly prepared on the plan recommended by Lord Cross—extracts from "great writers." Though well-selected and dovetailed, the book, on the whole, is nearly as well suited to England as India. The subject of female education does not seem once mentioned. Parts of the volume are too abstract and difficult for schools; but, on the whole, it is admirable and calculated to have a beneficial influence. It has been widely circulated in the Punjab with good effect. How far it is used in other provinces seems doubtful.

A good influence might be exerted through University English Texts. The Calcutta Board of Studies laid down the following Rules with regard to the preparation of Entrance Text-Books:—

(1) Consist of both prose and poetry;

(2) That the prose be taken from authors of the present century.

(3) That at least one-half of the prose portions consist of extracts having a direct bearing on conduct, either by way of precept or example; and

(4) That a similar principle be, as far as possible, kept in view in the poetical selections.

Already extracts have been made from Blackie's admirable *Self-Culture*. Todd's *Student's Manual*, *Character*, *Duty*, and other works by Smiles would afford excellent materials. Poetical selections of the above character are of special value. But books written specially adapted to the circumstances of the students would have far more weight.

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Appeal to the Indian Universities.—After a course in which *special* instruction in ethics is either altogether or almost entirely ignored, young men are sent out to the "battle of life," with old restraints removed, and no new safeguards to take their places, exposed to fierce temptations of every kind. The fruits are best seen where home influences no longer operate. There are many noble exceptions, but Dr. Mullick, House Physician in a London Hospital, thus describes the effect upon some Indians of a stay in England:

"Endowed with a smattering of general knowledge, proverbially pliable, possessed of a morbid measure of his social status, inflated with a superlative sense of self-satisfaction, born of misdirected education, he returns to India an incubus to his family and a danger to the country... The stay-at-home people he despises and treats with unveiled contempt, even 'the old fool of a father.'"

Appeal to Lord Curzon.—There is no point in this lengthy Memorandum which the writer would emphasize more strongly than attention to Moral Instruction in Schools. According to the principle of religious neutrality, the distinctive doctrines of Christianity cannot be taught in Government Schools; but, apart from them, religious instruction of great value might be given. A Godless education is best fitted to create a Frankenstein, which would be the bitterest enemy of the English Government, employing its powers against the author of its existence.

> "You taught me language: and my profit on't
> Is, I know how to curse: the red plague rid you,
> For learning me your language!"

PROMOTION OF FRIENDLY FEELING BETWEEN INDIANS AND EUROPEANS.

A few years ago Sir Monier-Williams travelled over India, conversing freely with educated Hindus. The leading impression left upon his mind is thus stated:

"In my opinion the great problem that before all others presses for solution in relation to our Eastern Empire is, How can the rulers and the ruled be drawn closer? How can more sympathy and cordial feeling be promoted between them?"

The difficulties in the way of this are undoubtedly great. Lord Canning said in his parting address:

"England has before her one of the most difficult problems that State policy can be called to solve; the drawing together, with harmony and without injustice to either side, two great races radically different

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in every thing that forms the character of man, but which, by the course of events, are being gradually brought face to face."

The racial feeling, strong everywhere, is in India intensified by caste. From the absence of the historical faculty, there is a general belief in the "halcyon days of Hindu sovereignty"; from ignorance of political economy, proofs of the increasing prosperity of India are looked upon only as showing its "frightful and growing poverty."

The people of India have long been assured by their financial guide, Mr. Dadabhai Naoroji, that England has annually "drained their wealth to the amount of thirty or forty millions a year." The latest "Revised Estimate" of *The Indian Messenger* shows that he has been below the truth:

"We will be considerably within the mark if we reckon it at the rate of 50 millions a year. Now India has been drained to this extent for the last hundred years, and the process is going on with increased volume every year."

A hundred years at 50 millions a year, amounts to 5,000 millions sterling! To this it is added:

"It is not possible even to enumerate the thousand and one defects in the Indian administration which lead directly or indirectly to the impoverishment of the country." *Nov.* 18, 1900.

One great cause of such statements is our defective system of Education. The words of Sir John Strachey may again be quoted:

"These institutions give, in the English language, a more or less good imitation of the purely scholastic part of an ordinary English education, but the young men of India learn in them almost nothing about their own country, or about the Government under which they live, and, least of all, are they taught to be good and loyal citizens."

The chief remedy is to show to the people the actual state of things by a most searching inquiry There are, however, other grounds of disunion.

Obstacles on the part of Europeans hinder good feeling between the two races. Lord Canning, at the opening of the East Indian Railway to Rajmahal, said:—

"Gentlemen, it is of no use to deny or conceal it, for it is known to all the world, we Englishmen, with all our great national characteristics, are not, as a people, conciliatory or attractive. God forbid that any of us should feel ashamed of his national character, or wish it to be other than it is. But none among us will deny that the very virtues of that character are not seldom exaggerated into faults."

It must also be admitted that there are great difficulties on the side of the Hindus. The majority shrink from the very touch of Europeans as polluting. Even the most friendly say to

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Europeans, like Shylock to Bassanio: "I will buy with you, sell with you, talk with you, walk with you, and so following; but I will not eat with you, drink with you, nor pray with you." Such feelings are a great bar to union. Hindus, accustomed from infancy to caste separation, attach little importance to this state of things. Englishmen, however, are apt to regard it as grossly insulting.

But Indians have heavier grounds of complaint against us than our insular pride. Now and then outrages have been committed or accidents happened, involving loss of life. Worse than that, there is a wide-spread feeling that in such cases no justice can be obtained: Europeans shield their countrymen.

Some months ago two engineers in the Punjab pulled an Indian from his horse and so maltreated him that he died, the cause being that he did not dismount and salaam to them. The original sentence was so light, that it was enhanced by the High Court.

No proceedings of Government for many years have tended more to remove the above impression of unfairness and disregard of Indian life, than Lord Curzon's action with regard to the Rangoon outrage and the rules to prevent accidents when soldiers are shooting. The substitution of steam or other power for pulling punkahs will obviate one of the most frequent causes of manslaughter by European soldiers.

A few suggestions may be made in the same direction.

The following two quotations should be impressed upon all Europeans coming out to India. The late Mr. Samuel Laing, while Finance Minister, said in a Calcutta address:

"In the very front of all, in the post of honor and danger, stands the little band of Englishmen in India, upon whose almost individual conduct it depends whether the connection between England and India is to be the proudest page or the deepest blot of our natural annals. If by rudeness and want of sympathy, by sloth and apathy, by selfishness and degrading habits, we make the Natives of India hate and despise, when they should have loved and esteemed us, we are traitors to the cause of England and to the cause of civilization. But if by maintaining a high standard ourselves and using our position and opportunities rightly we conciliate respect and good-will and maintain the *prestige* of the English name, there is no European in India, however humble, who may not have his reward in feeling that he too has not lived in vain, and he too has had a share in the work of building up of an empire."

The late Duke of Argyll, while Secretary of State for India, said at the conclusion of his address at the opening of Cooper's Hill Engineering College:

"Having a regard to the career for which you are destined, I hope you will cultivate kindly feelings towards the Natives of India...No

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amount of genius, no amount of intellectual or physical superiority will ever teach the people of India to love us. Such qualities may make the Natives fear or even respect us, but they will never regard us with affection unless our public servants treat them with that kindness, generosity, and respect which I think were the distinguishing characteristics of the old servants of the East India Company. The students of this college should remember that one of the first of their duties as gentlemen, as Christians, and as faithful servants of the Indian Government, will be to cherish feelings of respect and affection towards the Natives of that great country."

Every indenture with a European proceeding to India, should contain a charge in the spirit of the foregoing quotations, and a warning that its disregard would lead to dismissal.

In the case of "Tommy," a suggestion, made nearly thirty years ago, may be again mentioned.

Every soldier on embarkation should receive a booklet, entitled, *Off to India!* The trooping arrangements might be explained, and a brief account given of the chief sights during the voyage. There should be a map of India, with the principal military stations marked, and a brief account of each, with how to reach them. Hints may be given about the climate and the care of health. There should be warning against the temptations of the bazar. Hints might be given about amusements, the agreeables and disagreeables of Indian service, and "How to make the best of it."

Explanations might be given fitted to awaken a kindly interest in the people. It may be mentioned that the ancestors of the Aryan Hindus and the English, thousands of years ago, spoke the same language and worshipped the same God under the name of our "Father in heaven." Except the Sikhs and some others in the North, Indians have not the strength of Europeans, but they are an ingenious people, producing by means of their delicate fingers, with a few pieces of bamboo, muslin so thin that it was called 'woven wind,' and shawls fit to adorn an empress.

Indian soldiers have often fought shoulder to shoulder with Europeans. The spirited lines of *Punch* on some who died at their post on the frontier might be quoted:

Wherever there floats the Empire flag
  Let the story be told and told
Of the courage of men, who made no brag,
  But died in their frontier-hold!
Died for a Queen they had never seen,
  For an Empress who reigned afar;
Died for the glory of what had been,
  And the honour of India's Star;
Put down their lives for the common weal
  That makes all our Empire One,
And gives us the silent pride we feel
  When we speak of the unset sun.

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Wherever there floats the Empire Flag,
On continent. island, or sea,
Let the story be told of the frontier-hold
That was kept, and ever will be,
By the men—what matter if brown or black?—
Who could die for the rag called the Union Jack!

Soldiers have a rude code of honour. If a full grown man strike a youth, his companions will sometimes shake their fists in his face and say, "You coward! hit a man of your own weight!" The impression should be given that it is *unmanly* to strike an Indian as not a fair match. The coward would not try that game on a Sikh.

It should also be explained that many Indians have diseased spleens, which a slight blow on the side would rupture, and cause immediate death.

The occasions which led to great care about shooting passes might be explained.

The expense would be trifling and the benefit great, both to the soldiers themselves and to the people of India.

It is pleasing to see what golden opinions Lord and Lady Northcote are winning in Western India. Still greater pleasure has been afforded to me by the "Congress Manifesto," signed by Sir William Wedderburn, Mr. A. O. Hume, and Mr. Dadabhai Naoroji. A very much better tone was given to the Madras Congress by its President, the Hon. A. M. Bose. The motto he recommended to the Congress was, "Love and Service." The London Correspondent of the *Bombay Gazette* describes the Manifesto "as making a new departure." It is to be hoped that *India*, the home organ of the Congress, will also change its spirit, instead of continually girding at Lord George Hamilton. The Hon. Mr. Budruddin Tyabji, Chairman of the Third Congress, gave two wise counsels which it would be well to follow:

"Moderation is better than Exaggeration."
"Persuasion is better than Declamation or Abuse."

Europeans and Indians have their respective good and bad qualities. If each would try to acquire the virtues and avoid the vices of the other, a much finer character would be produced than either possesses at present. Both are now united like man and wife, and there is no prospect of an immediate divorce. Mr. John may not be a lovable husband; but Mrs. John, instead of continually nagging at him, would fare better if she acted like Sita, that model Indian wife, the fairest creation of Indian poetry.

There have been faults on both sides. Each must make the confession.

"For I have sinn'd; oh, grievously and often;
Exaggerated ill, and good denied."

The poet adds,

"Be wiser, kindlier, better than thou art."

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THE EXECUTIVE COUNCILS OF THE VICEROY AND PROVINCIAL GOVERNMENTS.

The term "Cabinet" may be applied to the Viceregal Council. It is composed of the Commander-in-Chief as an Extraordinary Member, a Military Member, a Legal Member, a Finance Member, and two other members—seven exclusive of the Viceroy. Contrast with this the Prime Minister's Cabinet of twenty members.

The Government of India is a kind of earthly Providence to three hundred millions. It has to undertake much of what is effected in England by the energy of the people themselves. The traditions of the old East India Company, when shareholders looked mainly to their dividends, still linger. To save a few thousands a year, one officer in some cases, is required to do the work of two.

The "fierce" mercantile competition and the growing Indian landless proletariat, will tax to the utmost the resources of Government to ward off starvation from millions. Every important department should be supervised by an officer of superior ability, who would also act as adviser to the Viceroy. On some subjects the opinion of the Viceroy can only be that of an amateur. His Resolutions, affecting the whole of India, should be carefully considered beforehand by men of experience and ability to whom the subjects have been a life-study.

It is suggested that the Directors-General of Agriculture, Commerce, and Education, corresponding to the President of the Boards of Agriculture and Trade, and Vice-President of the Committee of Council on Education, should be added to the Viceroy's Council. Among other advantages, the military element would not then be so proportionately large, and other departments would be better represented.

In an interview, the Marquis of Dufferin complained to the writer of the heavy desk work of the Viceroy, which, indeed, obliged his Lordship to resign his office in four years. Some progress has already been made in relieving the Viceroy from routine work, but still more is necessary. He should be set more free to consult the general interests of the Empire. Partly from neglect of this, at times the vessel of the state has been simply allowed to drift.

Provincial Councils.—The Governor of Madras has just the same number of Councillors as Mr. Streynsham Master, two centuries ago, on a salary of £300 a year. The two can checkmate the Governor. Better results would be obtained by enlarging the Council.

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INDIA TO BE BENEFITED BY WISE EXPENDITURE RATHER THAN BY INJUDICIOUS REDUCTION OF TAXATION.

The great object of would-be Indian statesmen is to show how petty savings might be effected. The favourite plan is to replace Europeans by Indian agency, a very "comfortable doctrine" to the numerous candidates for "stools in a Government Office."

But such ideas are not confined to Indians. The British Government of India, like all things human, is a compound of wisdom and folly, the former, however, happily predominating. Some of its undertakings as already mentioned are conducted on a scale worthy of a great Empire. But under the idea of benefiting India by keeping down expenditure, there have been almost incredible acts of folly.

Sir Richard Temple says: "Eleven bushels of grain per acre are produced in India as compared with thirty in England."*

Although aware of this, the British Government has "**starved**" agriculture by expending on it only Rx. 50,000 a year.† Well might Mr. A. O. Hume remark:

"It is one of these incomprehensible instances of determined national blindness of which history records too many similar examples, but it is a fact that landlords of an estate, let on comparatively short leases, with a gross rental of seventeen millions,‡ with the full knowledge that the great mass of our land is yielding less than two-thirds of what it should and would if properly cultivated, we absolutely in practice refuse to take one single material step towards remedying this lamentable waste of our property." §

But perhaps the acme of economy was reached by the Government of India about three years ago. Dr. Leather, Agricultural Chemist, came out to India on a five years' engagement. When it terminated, to save about £1,000 a year, his appointment was abolished, after he had acquired the experience which rendered him doubly useful. Happily he was not lost to India, for Sir A. Macdonnell secured him for the North-West Provinces, and he has since been appointed to his original post. One proposed reduction of taxation is very popular, and has found strong advocates among benevolent men at home.

The Salt Tax.—The writer claims to have an equally deep interest in the welfare of the poor of India; but he thinks that it

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* *Nineteenth Century*, Nov. 1885.

† See page 37.

‡ I exclude about 4½ millions, the revenue derived from permanently settled and quit-rent estates.

§ *Agricultural Reform.*

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will be better consulted by its retention than by its reduction to one-half its present amount.

Principles of Indian Taxation.—If a nation will pay willingly a heavy tax and object strongly to a lighter one, only a learned fool would advocate the latter because, on abstract principles, it is to be preferred.

After the Mutiny. Mr. James Wilson proposed a Tobacco Tax. In England tobacco, a luxury, is heavily taxed, while salt, a necessary, is free. Sir Charles Trevelyan, Governor of Madras, nobly sacrificed his official position to save the country from Mr. Wilson's financial changes. He thus explains the feelings of the people with regard to taxation :

"All people are, of course, averse to taxes; but the native feeling in reference to the imposition of new taxes is different in kind from this, and is not so destitute of reason as may at first sight appear. The Natives of this country have always lived under despotic governments, and in the absence of any better means of placing a limit upon the exactions of their rulers, they have been accustomed to take their stand upon long-established practice, which they regard as we do our hereditary privileges. Hence it has always been observed that while they are extremely patient under established grievances, they are always disposed to meet new impositions by active or passive resistance."

The two principal sources of revenue to which the people have been accustomed are the *land tax* and duty on *salt*. The former has already been considered; some remarks will now be offered on the latter.

Salt Tax.—Salt was considered, even from ancient time, so important that it was employed proverbially. A soldier was expected to be faithful to his "salt." Salt is the most productive tax next to land revenue, amounting to nearly nine crores a year. Its incidence was estimated by the Famine Commission at 5 annas per head, a year, or 5 pies ($= \frac{5}{12} d.$) a month. This is the only *imperative* tax upon a landless labourer. As Sir H. S. Cunningham remarks, "He is no doubt a very poor man, but his poverty can scarcely be said to be grievously enhanced by the exactions of the State."

In the interests of the poor, it has been suggested that the Salt Tax should be largely reduced. The objection to this is that in attempting to relieve the poor, the income would be lost from the much larger proportion that can afford to pay. How would the sacrifice of four or five crores of revenue be made good? The outcry does not come from the people themselves, but from western theorists.

In 1896, an able-bodied agricultural labourer in the Madras Presidency earned, on an average, Rs. 5-15 per month. If the tax were reduced one-half, the saving would be only $2\frac{1}{2}$ pies per

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month—about a farthing, while 4½ crores would be lost to the country to be employed for the good of the people. The amelioration of the labourer's lot must come from increasing his earnings. A rupee a month more would be greatly preferable to a reduction of 2½ pies.

Government *must have money*. It cannot be supported by taxes on *luxuries*—for the people, as a rule, do not use them. *Necessaries* must therefore be taxed. An *indirect* tax, like that on salt, an article purchased in small quantities, and a tax to which the people have been accustomed from time immemorial, ought not to be given up. The probable continued decline in the opium revenue is an additional argument for not tampering with the salt tax.

Suppose a very large ill-managed estate fell into our hands which yielded only one-third of the income which could be drawn from it by skilful management. Would it be wise to allow it to remain in its present condition rather than incur some outlay on its improvement? A still worse course would be to reduce the expenditure by employing less efficient agents on lower salaries.

The Government of India has been "**gridironing**" the country with railways, while it has "**starved**" agriculture on Rx. 50,000 a year. It is hoped that there will soon be a speedy change in this policy. While many millions are underfed, the average produce per acre should not be allowed to remain at 13 bushels without adequate efforts for its increase.

EXTENSION OF LORD CURZON'S TERM OF OFFICE.

The Problem.—"To save life," may be regarded as the motto of the present Famine policy. The *supply* of food has been increased by irrigation works, and railways afford facilities for its *distribution*. While the mortality has been comparatively small, the system pursued may be *mainly* described as

A gigantic and successful effort to FEED Paupers.

Here a tribute would cordially be paid to the noble and self-sacrificing efforts, both of Government officers and missionaries to relieve the famine-stricken sufferers.

Although required by humanity, the present policy increases the burden upon future administrations, threatening at last to become intolerable.

The far more difficult task before Lord Curzon may be described as

A gigantic effort to PREVENT Pauperism.

It will take years to perfect the machinery; but a commencement may be made on right lines.

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The census during the coming year will throw much light on important problems; but till the results are ascertained, it will be valueless.

It is very desirable that Lord Curzon's time of office should be extended to seven years to enable him to watch over the reforms to be inaugurated. A precedent is found in the case of Lord Dalhousie, who, at great self-sacrifice, held office for upwards of seven years.

DUTY OF THE PEOPLE OF INDIA.

"The permanent remedies for the poverty of India rest with the people themselves."

Sir W. W. Hunter.

"There may exist circumstances in the habits of a people sufficiently powerful to defeat the most benevolent views of its rulers."

W. Carey.

Demagogues win an easy popularity by laying all the blame of the supposed poverty of India upon Government. Mr. S. M. Hosain thus points out one great use of Governments both in India and Ireland :—

"To bear on its shoulders the blame for all sorts of grievances that arise in the community by accident, by natural or unnatural causes, or even by the fault of its members."

"It seems natural that it gives some sort of comfort and relief to lazy people who will not do anything for themselves to put the blame of their idleness and of the distress that originates from this source on some other person or cause."

Sir William Hunter says :

"English writers who tell our India fellow-subjects to look to the government for every improvement in their lot are doing a very great dis-service to the Indian races."

"I only wish the gentlemen were right who think that all our Indian difficulties are due to the short-comings of the government. For if they were right, then I feel sure that England, in the discharge of her high duty, would swiftly sweep away her culpable representatives in India. But, alas! our difficulties there are not susceptible of so easy a cure!"*

Smiles says : "In all times men have been prone to believe that their happiness and well-being were to be secured by means of institutions rather than by their own conduct." It is a delusion like that of a past Golden Age.

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* *England's Work in India*, pp. 281, 129.

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"How small, of all that human hearts endure,
That part which laws or kings can cause or cure!
Still to ourselves in every place consigned,
Our own felicity we make or find."

The folly of expecting beneficent changes in society, except as the result of wide preparatory changes in individual character, is well expressed in these words of Herbert Spencer:—

"Just as the perpetual-motion schemer hopes, by a cunning arrangement of parts, to get from one end of his machine more energy than he puts in at the other, so the ordinary political schemer is convinced that out of a legislative apparatus, properly devised and worked with due dexterity, may be had beneficial state-action, without any detrimental re-action. He expects to get out of a stupid people the effects of intelligence, and to evolve from inferior citizens superior conduct."

Mr. A. O. Hume says in a letter to Mr. B. M. Malabari:—

"Nations in the long run always get precisely as good a Government as they deserve, and no nominal political enfranchisement will in practice prove more than a change of evils unless such an advance has simultaneously or antecedently been made along all those other lines as shall render the country qualified to assimilate its improved political status."

"*Political reformers of all shades of opinion should never forget that unless the elevation of the female element of the nation proceeds* pari passu, *(with an equal pace) with their work, all their labour for the political enfranchisement of the country will prove vain.*"

India suffers far more from her own injurious customs than from supposed *British misgovernment.* Sir Madhava Row was successively Prime Minister of Travancore, Indore, and Baroda: what does he say?

"The longer one lives, observes, and thinks, the more deeply does he feel there is no community on the face of the earth which suffers less from political evils and more from self-inflicted or self-accepted, or self-created, and, therefore, avoidable evils, than the Hindu community!!"

Sir William Hunter as quoted above, says:—

"The permanent remedies for the poverty of India rest with the people themselves."

Gravity of the Situation.—Some intelligent thoughtful men regard the future of India with serious forebodings. Sir W. W. Hunter says:

"British rule in India finds itself face to face with problems which, on a much smaller scale in Ireland, are the despair of our wisest statesmen."

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"In thinking of her work in India, Great Britain may proudly look back, but she must also look anxiously forward."*

The opinion of Mr. Crooke regarding the Indian ryots has already been quoted. It concludes thus:

"Anxious statesmen peer into the mists which shroud the future, and wonder what the end of all this may be."

Sir H. S. Maine may again be quoted:

"In no country will there be probably a severer pressure of population on food."

The British Government was compelled to give up its plague legislation because **it could not save the lives of the people against their will.** It is to be feared that the improvement of their material condition is beset with the same difficulties. Sir W. W. Hunter says: **"The mass of the husbandmen are living in defiance of economic laws."** (See page 14.)

He adds:

"We are compelled to stand by and watch the pitiless operations of economic laws, whose force no man can stay. Those laws decree that a population of small husbandmen which marries and multiplies irrespective of the means of subsistence, shall suffer a constantly increasing struggle for existence."†

They must either reform, or suffer the consequences.

SELF-INFLICTED AND REMEDIABLE CAUSES OF INDIAN POVERTY.

Earnest attention is invited to the following points:

1. **Marriage as a religious duty irrespective of the means of support.**—The spiritual guides of the Hindus teach that the Self-Existent condemns to the hell called *Put*, every man who dies without a son to perform his funeral ceremonies. The result is early marriage, with all its injurious consequences, physical, industrial, intellectual, and moral.

Dr. Mohendra Lal Sircar says:

"Early marriage, in my humble opinion, is the greatest evil of our country. It has stood, so to say, at the very springs of the life of the nation, and prevented the normal expansion of which it is capable."

Dr. Nobin Krishna Bose says:

"I have always regarded this custom of early marriage to be among the principal causes of the physical deterioration of our race, and also as a powerful impediment in the way of intellectual advancement and social reform."

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* *England's Work in India*, p. 5. † *England's Work in India*, p. 74.

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Hindu girls are bright scholars, and often get on well. But just at the time when they could profit most from instruction, marriage intervenes, and school must be abandoned. This not only prevents them from continuing their studies, but frequently causes them to forget, in course of time, what they have learned. With women uneducated, Sir W. W. Hunter says, "a nation loses half its brain power."

Morally the effects are still worse. Our feelings of justice are outraged when such a doctrine about *Put* is attributed to the Supreme Being. The idea is fostered that a man may live any sort of life provided he has a son to perform his funeral ceremonies, especially at Gaya.

Among enlightened nations people do not marry till there is a prospect of their being able to support a family. In India the masses marry and multiply without any more thought of the future than rabbits. In spite of every effort on the part of Government, things will get worse and worse, unless there is prudence on the part of the people themselves with regard to marriage.*

2. **The insane Expenditure on Marriages.**—The Indian intellect has been so dwarfed from various causes, that the people are as fond of show as children, and, like them, regardless of the future.

The Bombay *Dnyanodaya* has the following illustration:

"A poor man who is struggling for an existence told us to-day that his father owned six acres of land, but that when his three boys became of a marriageable age, he said, 'Come what will, even if I lose my land, my boys must be properly married,; so he mortgaged the land, spent several hundreds of rupees, was happy for two days, and then lost every thing he owned."

Sir M. E. Grant Duff justly said in a Convocation Address:

"He who could persuade his countrymen to give up their, to us, astounding expenditure on marriages, would do more for South India than any government could do in a decade."

This idiotic conduct is not confined to the ignorant. The *Indian Mirror* says: "It is well-known that common sense and prudence leave the Native, whether educated or uneducated, when he has any social ceremonies to perform. On such occasions he is sure to go beyond his means and involve himself."

3. **The inveterate Tendency to run into Debt.**—

Foresight, looking forward to the future and preparing for it, is one great distinction between a savage and a civilised man. The savage thinks only of the present. To-day he may be gorged

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* See Pice Paper *On Early Marriage*, ¼ An. Sold by Mr. A. T. Scott, Tract Depôt, Madras.

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with food; to-morrow he may be suffering from the pangs of hunger. There are people in this country similarly thriftless. When a marriage is to take place or when they expect a confinement in their family, they make no preparation beforehand, when it would be much easier to provide the necessary funds. When their expenses will be increased, they borrow, requiring, in addition, to pay interest. Not a few spend their month's pay at once, and there is not a rupee left to meet any exceptional expenses.

The amount paid annually in interest is enormous. A man on a debt of Rs. 50 paid Rs. 3-2-0 a month for three years, and at the end of that period, having paid over Rs. 100 as interest, the debt of Rs. 50 remained undiminished.

One great remedy is to exercise foresight, to look ahead and have a fund on which one can draw without any charge for interest. This is secured by keeping a Post Office Account into which savings are, under ordinary circumstances, put regularly.

4. **The craving for Government Service and the Bar.**—This has already been noticed at considerable length.

5. **Locking up money in Jewels instead of employing it profitably.**—The Indian method of saving is to invest surplus earnings in jewels. A man's wife is his walking savings bank. Though thrift is thus promoted, it has serious disadvantages. At a recent census there were 401,582 goldsmiths in India. Estimating the average earnings of each at Rs. 8 a month, an annual outlay of 385 lakhs is spent in rendering useless, for commercial purposes, the capital which the country so much needs. What a great gain it would be if this army, 400,000 strong, were employed in manufacturing improved agricultural implements, or as masons, carpenters, or teachers! Consider also the great loss of interest by the jewel system. All the railways and public works in India could have been built twice over by means of the capital invested in jewels, and ten crores a year in interest sent to England might have been retained in the country. When people wish to get loans, they have to pledge their jewels, paying perhaps 12 per cent. interest, while if their value was in the Bank, they would have no interest to pay. The tear and wear of jewels has also to be considered. The present system fosters the oriental love of ornament, and leads wives to pester their husbands for jewels, and spend money on them which might have been profitably employed. Nor is this all: the custom produces a harvest of dacoities, of murders of women and children.

There is this, however, to be said, that formerly the people had no other means of investing their savings. Banks are aiding to supply this want, and the progress made is encouraging. The

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statistics below refer only to *Government* Banks. Private Banks have also Indian depositors:

	1884-5.	1895-6.
Number of Native Depositors, including Local Institutions	1,90,687	6,29,625
	Rs.	Rs.
Interest earned	11,67,565	26,64,924
Balance at end of year	351,93,828	871,82,861

It will be seen that the number of depositors was more than trebled during the twelve years. In round numbers, the interest earned increased from 11 lakhs to 26 lakhs, and the deposits from 352 lakhs to 872 lakhs.

6. **Misdirected Charity**—India has been called the Land of Charity, but it may be called, with equal truth, the "Land of Beggars." The last census gave the "army of mendicants" as numbering 52 lakhs.

Taking advantage of the charitable disposition of the Hindus, there are lakhs of men who have chosen to subsist by begging from door to door. This is done as a hereditary profession, and not as a necessity forced upon them by misfortune. While these men think it no disgrace to beg, they consider it a dishonour and a great hardship to do honest work.

Travancore and Mysore are now the chief seats of this demoralising system. Brahmans flock to them from the neighbouring districts. At Mysore city a row of houses was pointed out built for Brahmans, by the Maharani, to each of whom a cow was given.

7. **The use of Opium, Ganja, and intoxicating Drinks.**—Drunkenness has always prevailed in India among certain classes; but, as a nation, the people have been temperate for many centuries.

It is deeply to be regretted that, of late years, drinking habits have been acquired by some educated Hindus, whose forefathers never touched intoxicating liquors. This is largely attributable to European example.

When English began to be studied in India, some young men thought that they must imitate English habits as well as learn the language. Among other things, it was considered a mark of manliness and a proof of advance in civilization to use intoxicating drinks. And the liquor generally selected was brandy, the strongest spirit. The effects have been most disastrous. As the *Hindu Patriot* says:—"Wealth, rank, honour and character, health and talents, have all perished in the blighting presence of this huge monster."

The Government revenue from spirits, toddy, opium, bhang, &c., is about 5½ crores a year, probably representing an expenditure

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of double that amount including the gains of the vendors. All this might be saved, and turned to useful account.

Happily there is a strong movement in England in favour of temperance reform. Numerous Societies have been established, the members of which pledge themselves not to use intoxicating liquors. Associations of this kind for the young are called "Bands of Hope." In the United Kingdom they now number upwards of two millions of members.

Indians are earnestly advised to adhere to the temperate habits of their forefathers. The Greeks had a saying, "Water is best." They should also try to induce others to follow their example. Temperance reform should be promoted in India as well as in England. Mr. W. S. Caine, a zealous friend of the cause, has visited this country more than once on its behalf, and a number of Societies have been formed which should be heartily supported. Municipal Commissioners and others should seek to reduce, as far as possible, the number of arrack and opium shops.

8. **Unwillingness to Emigrate.**—

If a number of rabbits were shut up in a field surrounded by a high wall, they would multiply till they starved. If the high wall were removed, would they remain within the limits of the field? They would have more sense: they would scatter.

The above represents the condition of India, only many of the people do not act like the sensible rabbits. There is no high wall confining them; but as Sir W. W. Hunter remarks, "millions cling with a despairing grip to their half acre of earth a piece, under a burden of rack-rent or usury."

The means proposed to remedy this state of things are given in pp. 45, 46. Sir W. W. Hunter says:

"Migrations to new provinces, now opposed by all the traditions of the past, will be forced by the pressure of circumstances upon no distant generation of the Indian people."*

9. **The Restrictions of Caste.**—It is granted that caste has some advantages. It promotes a stationary semi-civilisation. It binds together men of the same class; it promotes cleanliness; and it is a check, in certain directions, on moral conduct. But these are far more than counterbalanced by its pernicious effects. The opinions of competent witnesses will be given on this point.

Mr. R. C. Dutt says, "The caste system threw an indelible stain on the criminal law of India."† It is based on injustice and fraud.

Sir H. S. Maine, one of the ablest Europeans that ever came to India, in his *Ancient Law* describes caste as "*the most disastrous and blighting of human institutions.*"

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* *England's Work in India*, pp. 136, 137. † *Ancient India*, Vol. II. p. 47.

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The following are the heads of a lecture by Pandit Sivanath Sastri on Caste :—

(1) It has produced disunion and discord.

(2) It has made honest manual labour contemptible in this country.

(3) It has checked internal and external commerce.

(4) It has brought on physical degeneracy by confining marriage within narrow circles.

(5) It has been a source of conservatism in everything.

(6) It has suppressed the development of individuality and independence of character.

(7) It has helped in developing other injurious customs, such as early marriage, the charging of heavy matrimonial fees, &c.

(8) It has successfully restrained the growth and development of national worth ; whilst allowing opportunity of mental and spiritual culture only to a limited number of privileged people, it has denied these opportunities to the majority of the lower classes, consequently it has made the country negatively a loser.

(9) It has made the country fit for foreign slavery by previously enslaving the people by the most abject spiritual tyranny.

Dr. Bhandarkar says : "The caste system is at the root of the political slavery of India."

Principal Caird says of caste :

"Instead of breaking down artificial barriers, waging war with false separations, softening divisions and undermining class hatreds and antipathies, religion becomes itself the very consecration of them."

10. **Unrighteousness of every kind.**—*The true cure* for the poverty of India is a righteous life. Every thing would follow in its train. "Godliness is profitable unto all things, having promise of the life that now is, and of that which is to come." The burning words of Kingsley should be stamped upon the memory :—

"Foremost among them stands a law which I must insist on, boldly and perpetually, a law which man has been trying in all ages, as now, to deny, or at least to ignore ; though he might have seen it if he had willed, working steadily in all times and nations. And that is—that as the fruit of righteousness is wealth and peace, strength and honour ; the fruit of unrighteousness is poverty and anarchy, weakness and shame. It is an ancient doctrine and yet one ever young. The Hebrew prophets preached it long ago, in words which are fulfilling themselves around us every day, and which no new discoveries of science will abrogate, because they express the great root-law, which disobeyed, science itself cannot get a hearing."*

* Limits of Exact Science applied to History.

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Appeal to the Princes, Nobles, and Zemindars of India.

Indian expectations from their sovereigns are expressed in the following well-known couplet:

> "The fruit of austerities, a kingdom,
> The fruit of a kingdom, hell."

Their conduct was expected to be of such a character that one of the twenty-one hells of Hindu mythology was the only fitting retribution.

There were some noble exceptions. Ráma is the Hindu ideal sovereign. The Rámáyana, which the "four-faced Brahmá" certifies "not to contain an untruth," thus describes his reign:

> "Ten thousand years Ayodha blest
> With Rama's rule had peace and rest,
> Unknown were want, distress, and crime,
> So calm so happy was the time."*

But Rámá's case was exceptional. Princes were brought up among women and eunuchs. They regarded the revenues of their kingdoms as their private property, to be spent on their pleasures or hoarded. They were above all law, and in a fit of passion, without trial, could order any of their subjects to be trampled to death by elephants.

There have been a few drinking and horse-racing failures during the British period; but, on the whole, there has been a very marked improvement. There are Indian princes who take a warm and enlightened interest in the welfare of their subjects. Some made noble efforts for their subjects during the Famine. The influence of the late Mr. Macnaghten, Principal of the Kathiawar Rajkumar College, has been most beneficial.

The surest way to promote one's own happiness is to seek the happiness of others. During the first year of the twentieth century, let the Princes, Nobles, and Zemindars of India follow the course recommended to the British Government.

1. Let a careful survey be made of the condition of their ryots. The average total amount and value of all the principal crops should be correctly ascertained, with the percentage on the gross produce of the land assessment.

2. The mode in which advances are made to the ryots should be carefully investigated. Their source, amount, and rate of interest should be tabulated.

Each important State should print a Report on the condition of its ryots, giving full details, valuable suggestions might thus be obtained.

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* Griffith's *Ramayana*, v. 314.

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There are other important enquiries; but a commencement might be made with the foregoing. If taken up in earnest by the Princes, life would assume a new aspect. It would involve some self-denial, but it would be recompensed by a calm enjoyment never before experienced.

Invitation from Lord Curzon.—The Viceroy has freely set forth the duties of the Princes of India. Many of them would cheerfully follow advice for the benefit of their subjects. They might be encouraged to institute Famine Commissions on Government lines. Nobles, like the Maharaja of Darbhangah, might also co-operate.

Appeal to Individual Effort.

Although Princes, Nobles and Zemindars may do most, every Indian, however humble, may take part in the great work of seeking to benefit his country. As observed by a former Vice-Chancellor of the Calcutta University: "Men abstain from doing good or attacking evil when the opportunity is plain before them, for lack of faith in their individual power; but it is no new lesson which science teaches when it says that no energy, however feeble, is ever lost, and that no exertion is without some avail."

The following remarks, originally addressed by J. S. Mill to University students in Scotland, are equally applicable to India:

"One of the commonest types of character among us is that of a man all whose ambition is self-regarding; who has no higher purpose in life than to enrich or raise in the world himself and his family; who never dreams of making the good of his fellow-creatures or of his country an habitual object."

"It is worth training them to feel, not only actual wrong or actual meanness, but the absence of noble aims and endeavours, as not merely blamable, but also degrading;—the poorness and insignificance of human life if it is to be all spent in making things comfortable for ourselves and our kin, and raising ourselves and them a step or two on the social ladder."

"Fix your eyes upon the ultimate end from which those studies take their chief value—that of making you more effective combatants in the great fight which never ceases to rage between Good and Evil, and more equal to coping with the ever new problems which the changing course of human nature and human society present to be resolved."

"There is not one of us who may not so qualify himself so to improve the average amount of opportunities, as to leave his fellow-creatures some little the better for the use he has known how to make of his intellect."

"You are to be a part of the public who are to welcome, encourage and help forward the future intellectual benefactors of humanity; and you are, if possible, to furnish your contingent to the number of those benefactors. Nor let any one be discouraged by what may seem, in

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moments of despondency, the lack of time and opportunity. Those who know how to employ opportunities will often find that they can create them, and what we achieve depends less on the amount of time we possess, than on the use we make of our time. You and your like are the hope and resource of your country in the coming generation."*

Higher Help needed.—How often has the sad confession of the old Roman poet to be repeated!

> "I see the right, and I approve it too,
> Condemn the wrong, and yet the wrong pursue."

We need divine strength to enable us to resist the many seductions that beset us, and to devote ourselves, heart and soul, to the good of our country. To whom should we look for it? Let the eloquent words of Max Müller furnish an answer;

"If we were asked what I consider the most important discovery which has been made during the nineteenth century with respect to the ancient history of mankind, I should answer by the following short line:

Sanskrit DYAUSH-PITAR = Greek ΖΕΤΣΠΑΤΗΡ (ZEUS PATER) = Latin JUPITER = Old Norse TYR.

"That our own ancestors, and the ancestors of Homer and Cicero spoke the same language as the people of India—this is a discovery which however incredible it sounded at first, has long ceased to cause any surprise but it implies and proves that they all had once the same faith, and worshipped for a time the same supreme Deity under exactly the same name—a name which meant Heaven-Father.

"There is a monotheism which precedes the polytheism of the Veda, and even in the invocation of their innumerable gods, the remembrance of a God, one and infinite, breaks through the mist of an idolatrous phraseology, like the blue sky that is hidden by passing clouds."

"Thousands of years have passed away since the Aryan nations separated to travel to the North and South, the West and East: they have each formed their languages, they have each founded empires and philosophies, they have each built temples and razed them to the ground; they have all grown older, and it may be wiser and better; but when they search for a name for that which is most exalted and yet most dear to every one of us, when they wish to express both awe and love, the infinite and the finite, they can but do what their old fathers did when gazing up the eternal sky, and feeling the presence of a Being as far as far and as near as near can be; they can but combine the self-same words and utter once more the primeval Aryan prayer, Heaven-Father, in that form which will endure for ever, 'Our Father, which art in heaven.'"

To our common Father in Heaven, then, let our prayers be addressed for strength to seek the welfare of our brethren of mankind.

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* *St. Andrew's Address.*

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And let there be no delay. Join at once the noble band already in the field:

Rise! for the day is passing,
And you lie dreaming on;
The others have buckled their armour,
And forth to the fight are gone:
A place in the ranks awaits you,
Each man has some part to play;
The Past and the Future are nothing
In the face of the stern To-day;

Rise from your dreams of the Future—
Of gaining some hard-fought field;
Of storming some airy fortress,
Or bidding some giant yield;
Your future has deeds of glory,
Of honour (God grant it may!)
But your arm will never be stronger,
Or the need so great as To-day.

A. A. Procter.

INDIA'S NEEDS REQUIRE A COMBINED EFFORT ON THE PART OF GOVERNMENT AND PEOPLE.

In the foregoing pages an attempt has been made freely to point out what is required to meet the necessities of the case. In some respects British rule in India presents a noble record, probably unparalleled in history. On the other hand, in certain directions there have been lamentable shortcomings. Chief among these is its treatment of agriculture, although it has the largest land revenue in the world.

Next to efforts for the welfare of the ryots, is the development of Commercial and Technical Education, preceded by a careful Industry Survey.

On the other hand, the duties of the people themselves have been as plainly indicated. While Government may do much, as Sir W. W. Hunter says:

"The permanent remedies for the poverty of India rest with the people themselves."

A mischievous error diffused by blind political guides, the "product" of our defective education, may be noticed—that Europeans are draining the country of its wealth.

It is admitted, as Huxley says, that "getting on" is the Englishman's idea of paradise. Still, through the wise arrangement of Providence, men seeking their own wealth benefit others.

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Englishmen initiate industries; but they are afterwards taken up by the people themselves. This is strikingly the case with the Mill industry of Bombay. In 1896, the value of cotton manufactures exported amounted to 1,022 lakhs. It is the Mill industry which has enabled Mr. Tata to make such a magnificent gift for the endowment of research.

The progress of the Jute industry is still more remarkable. At the beginning of the present century it was unknown in Europe, and had no exchangeable value in India. At first only raw jute was exported. In 1857 jute mills were commenced in India, and there are now 29 of them. The number of persons employed increased from 51,902 in 1885 to 78,889, in 1896. The value of the jute exported, raw and manufactured, rose from 620 lakhs to 1,474 lakhs. The export of jute now ranks next to cotton.

Through Europeans, products, which formerly rotted in the jungles, are turned to account. The value of Myrobalams exported in 1896 amounted to 40 lakhs; Lac to 183 lakhs.

Look at the Presidency Cities. Sir William Hunter says:—

"Shortly after Bombay was ceded by the Portuguese to the British crown in 1661 as part of the dower of the wife of Charles II., the king was glad to hand over his unprofitable acquisition, which was then considered the grave of Europeans, to a Company of London merchants, for an annual payment of £10 in gold." p. 33.

Instead of a few fishermen, Bombay has now a population of 822,000, is the greatest commercial city in Asia, and is studded with magnificent buildings.

Sir William Hunter says:—

"The history of Calcutta is still more striking. Less than two centuries ago, when our countrymen first settled in Calcutta, they were a poor band of fugitive merchants, seeking shelter from the extortions of the native ruler of Bengal; and the future City of Palaces consisted of three clusters of mud huts on the river bank." p. 33.

Contrast Dalhousie Square with what it was thirty years ago! Look at its present noble ranges of buildings! The "Palaces," in which Europeans reside in Calcutta, are not owned by them; but rented from Indians at rates so high as to have become a very heavy burden. The same remark largely applies to the whole country.

Madras, the Cinderella of the Presidencies, can point to her new splendid Law Courts, the Moore Market, the Post Office, Senate House, Law College, Connemara Library, &c. A still more striking proof of the growing wealth of the country is afforded by the palatial structures which some tradesmen have erected for their places of business.

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Sir William Hunter says :—

"There is more accumulated wealth held by natives in two cities of British India, Calcutta and Bombay, cities which a couple of centuries ago were mud-hamlets,—than all the treasures of the Imperial and local courts under the Mughal Empire."

The interests of Europeans and Indians are identical. The richer India is, the more she can buy of British manufactures. Let both bury the war hatchet and smoke together the calumet of peace. May the dawn of the Twentieth Century be the commencement a new era, when Government and people, Indian and European, will harmoniously unite to seek the material and moral elevation of one-fifth of the human race!

INDIA'S NEEDS, as set forth in the preceding pages, are briefly the following :

The increasing weight of the "White Man's Burden" in India.

The PROBLEM, not to FEED paupers, but to PREVENT pauperism.

The Settlement of the Land Assessment: What it is and what it ought to be.

The supply of working capital to the ryot at 6¼ per cent. instead of 37½ per cent.

This is proposed to be secured by a return to the system of Todar Mall.

The gradual increase of the produce from thirteen bushels per acre to thirty.

The means, a well-organised Agricultural Department.

An Irrigation Survey to ascertain the capabilities of its extension.

Relief of congested Districts by Emigration.

An Industrial Survey to show in what directions Manufactures may best be extended.

The Development of Agricultural, Commercial, and Technical Education to prevent Government Office and the Bar being the exclusive aims of Student.

Instruction in Indian Political Economy.

This is necessary to dispel the mischievous belief that England is draining India of her wealth to the extent of from thirty to fifty millions a year.

Careful instruction in Moral Duties.

The Extension of Lord Curzon's Term of Office to seven years.

This is necessary if the above changes are to be grappled with.

Lastly and Chiefly,

"The permanent remedies for the poverty of India rest with the people themselves."

This is the opinion of the late Sir William Hunter, than whom no one had a greater knowledge of India, or more statesmanlike views of its needs.

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